



**Proceedings of the Fourteenth  
Annual Convention**

OF THE

**FIRE MARSHALS' ASSOCIATION**

**OF NORTH AMERICA**

**TORONTO, CANADA**

**1919**



# PROCEEDINGS

OF THE

## Fourteenth Annual Convention



OF THE

### FIRE MARSHALS' ASSOCIATION OF NORTH AMERICA

KING EDWARD HOTEL

TORONTO, CANADA

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*August 26th, 27th, 28th and 29th, 1919*

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**OFFICERS, 1919—1920.**

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State Fire Marshal, Springfield, Illinois.

**Vice-President,**

**JOHN S. HORAN,**

State Fire Marshal, Charleston, West Virginia

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State Fire Marshal, St. Paul, Minnesota.

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St. Paul, Minnesota.

**HOMER RUTLEDGE,**

Assistant State Fire Marshal, Lansing, Michigan.

**GEORGE F. LEWIS,**

Deputy Fire Marshal, Toronto, Ontario, Canada.

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# **Fire Marshals' Association of North America**

## **PROGRAM**

**TUESDAY, AUGUST 26th, 6 P. M.**

Reception.

Invocation—

“National Anthem”

“Star Spangled Banner”

Address of Welcome—

Sir Wm. Hearst, K. C., M. I. P., Premier of Ontario.

“The Maple Leaf”

His Worship, Thos. L. Church, K. C., Mayor of Toronto.

“Land of Hope and Glory”

Response—

Hon. W. N. Van Camp, Vice-President, South Dakota.

“I'm a Little Prairie Flower”

Roll Call, Active and Associate Members.

President's Address—

Hon. T. Alfred Fleming, President, Ohio.

Musical Selections—

Miss Winifred Hicks-Lyne, Soprano.

Miss Mabel Beddoe, Contralto.

Miss Mary Morley, Accompanist.

Informal Reception.

Refreshments.

**WEDNESDAY, AUGUST 27th, 9:30 A. M.**

Report of Secretary-Treasurer—

John G. Gamber, Illinois.

Report of Standing Committees—

Publicity Committee—

Paul Mason, Ohio, Chairman.

Committee on Exhibits—

Joseph Button, Insurance Commissioner, Virginia, Chairman.

Committee to Co-operate with National Board—

L. T. Hussey, State Fire Marshal, Kansas, Chairman.

Committee to Co-operate with Federal Government—

W. E. Mallalieu, General Manager National Board, New York, Chairman.

Committee on Membership—

F. R. Morgaridge, National Board, New York, Chairman.

Committee on State Building Code—

Geo. H. Nettleton, State Fire Marshal, Minnesota, Chairman.

Committee on Standard Hose Couplings—

John S. Horan, Fire Marshal, West Virginia, Chairman.

Appointment of Special Committees.



### Co-Operating Agencies in Fire Prevention.

"The Active Agency in Eliminating Fire Waste"—

W. A. McSwain, State Fire Marshal, South Carolina.

Discussion—Led by—

H. H. Friedley, State Fire Marshal, Indiana.

Geo. H. Nettleton, State Fire Marshal, Minnesota.

"Good Citizenship"—

J. S. Darst, Insurance Commissioner, West Virginia.

Discussion—Led by—

Wm. M. Campbell, State Fire Marshal, Louisiana.

F. W. Kubasta, Assistant State Fire Marshal, Wisconsin.

"The Best Methods and Results for Fire and Accident Prevention Day"—

Frank Lewis, Fire Prevention Commissioner, Massachusetts.

Discussion—Led by—

Geo. F. Lewis, Deputy Fire Marshal, Ontario.

Arthur E. Fisher, Fire Commissioner, Saskatchewan.

"The Underwriters' Laboratories and Fire Prevention"—

A. R. Small, Vice-President Underwriters' Laboratories, Chicago.

Discussion—Led by—

Homer Rutledge, Assistant State Fire Marshal, Michigan.

J. A. Tracy, State Fire Marshal, Iowa.

### 12:30 NOON—LUNCHEON

Tendered by the Corporation of the City of Toronto to the Delegates in the Pompeian Room, King Edward Hotel.

Mayor T. L. Church, presiding.

Speaker—Hon. T. Alfred Fleming, President Fire Marshals' Association of North America.

### WEDNESDAY, AUGUST 27th, 2.00 P. M.

"The Ultimate Solution of Fire Prevention is the Child"—

W. N. Van Camp, Ex-Officio State Fire Marshal, South Dakota.

Discussion—Led by—

Geo. H. Nettleton, State Fire Marshal, Minnesota.

F. W. Kubasta, Assistant State Fire Marshal, Wisconsin.

"New Fields . . . Development of Fire Prevention"—

John G. Gamber, State Fire Marshal, Illinois.

Discussion—Led by—

Walter B. Bell, Fire Prevention Commissioner, Tennessee.

John Connolly, State Fire Marshal, Oklahoma.

"Rural Hazards. How Shall They Be Eliminated?"—

H. L. Reade, State Fire Marshal, North Dakota.

Discussion—Led by—

H. H. Friedley, State Fire Marshal, Indiana.

J. A. Tracy, State Fire Marshal, Iowa.

"Educational Results of Conservation Association Work"—

James F. Joseph, Secretary Conservation Association, Illinois.

Discussion—Led by—

Ralph E. Richman, Editor "Fire Protection", Cincinnati.

John G. Gamber, State Fire Marshal, Illinois.

4:00 P. M.

Automobiles leave King Edward Hotel for Scarboro Golf & Country Club (via Rosedale, Government House and the Viaduct) to attend Dinner tendered by the Canadian Manufacturers' Association to the Delegates.

W. C. Coulter, Chairman, Toronto Branch, C. M. A., presiding.

### POSTPRANDIAL

"Safeguarding the Home against Fire"—

W. E. Mallalieu, National Board, New York.

"C. M. A.'s Interest in the Work of Fire Prevention"—

J. S. McKinnon, 1st Vice-President, C. M. A.

"Saving Our Factories from Destruction"—

A. R. Small, Vice-President Underwriters' Laboratories, Chicago.

"Fire Prevention from an Insurance Man's Standpoint"—

J. B. Laidlaw, President C. F. I. A., Toronto.

"Insurance and Fire Prevention"—

H. W. Fleury, Chairman, Insurance Committee, C. M. A.

"Activities of the Ontario Fire Prevention League"—

Arthur Hewitt, President, O. F. P. L.

9:00 P. M.

Dancing—Motors at 10:30.

### THURSDAY, AUGUST 28th—9:30 A. M.

"The Proper and Most Effective Procedure in Investigation of Suspicious Fires"—

John Kenlon, Chief of Fire Department, New York City.

General Discussion for fifteen minutes—Led by—

Homer Rutledge, Assistant State Fire Marshal, Michigan.

"Survey of Results from Fire Marshals' Services in All States. What are Our Faults?"

L. T. Hussey, State Fire Marshal, Kansas.

Discussion—Led by—

J. Bart Fessler, Assistant State Fire Marshal, Oklahoma.

Paul Mason, Ohio.

"Fire Prevention is a Life Saver"—

James R. Young, Insurance Commissioner, North Carolina.

Discussion—Led by—

John S. Horan, Fire Marshal, West Virginia.

Joseph G. Brown, Commissioner of Insurance, Vermont.

"Insurance the Science of Service"—

W. B. Flickinger, General Agent Philadelphia Underwriters, Chicago.

"Individual Liability Against Fire"—

J. Grove Smith, Dominion Fire Commissioner, Ottawa.

"How Can the National Board Assist the State Fire Marshals?"—

W. E. Mallalieu, General Manager National Board of Fire Underwriters, New York.

Discussion—Led by—

John G. Gamber, State Fire Marshal, Illinois.

L. T. Hussey, State Fire Marshal, Kansas.

#### 12:30 NOON—LUNCHEON

Tendered by the Province of Ontario to the Delegates in the Pompeian Room, King Edward Hotel.

Hon. I. B. Lucas, K. C., M. P. P., Attorney General, presiding.

National Anthem.

Star Spangled Banner.

"Staff Work in the War"—

Brig.-General C. H. Mitchell, C. B., C. M. G., D. S. O., Dean of the Faculty of Applied Science and Engineering, University of Toronto.

"The Efficacy of Education and Legislation in the Work of Fire Prevention as Viewed from the Four Points of the Compass"—

J. Grove Smith, Dominion Fire Commissioner.

Hon. James R. Young, Insurance Commissioner and Fire Marshal, North Carolina.

Franklin H. Wentworth, Sec'y-Treas., N. F. P. A., Boston, Mass.

Hon. L. T. Hussey, State Fire Marshal, Kansas.

#### THURSDAY, AUGUST 28th—2:00 P. M.

"Proper Inspection of a Flour Mill and Grain Elevator"—

James J. Fitzgerald, Asst. Secy. Grain Dealers National Mutual Insurance Company, Indianapolis, Indiana.

General Discussion ten minutes.

"The Fire Hazard of Nitro-Cellulose Moving Picture Films and Ivoroid Products; What Should be Our Attitude Toward Them?"—

Geo. W. Booth, Chief Engineer National Board of Fire Underwriters, New York.

General Discussion ten minutes.

"The Hazards of Large Industrial Plants"—

W. J. Pollard, Chief of Fire Prevention, International Harvester Company, Chicago.

Discussion—Led by—

E. D. Beach, State Fire Marshal, Nebraska.

R. S. Mentrum, State Fire Marshal, Montana.

"Pep in Perpetual Progress"—

Walter B. Bell, Fire Prevention Commissioner, Tennessee.

Discussion—Led by—

Howard E. Butz, State Fire Marshal, Pennsylvania.

Geo. F. Lewis, Deputy Fire Marshal, Ontario.

#### 4:30 P. M.

Automobiles leave King Edward Hotel for the Canadian National Exhibition Grounds (via Queen's Park, Parliament Building, University of Toronto, Avenue Road, St. Clair Ave., and High Park) as Guests of the Officers and Directors of the Exhibition Association.

High Tea will be served in the W. C. T. U. Dining Hall, Exhibition Grounds, at 6:30 p. m., followed by an Entertainment and Grand Victory Spectacle in front of the Grand Stand at eight o'clock.

**FRIDAY, AUGUST 29th—9:00 A. M.**

Round Table Discussions.

All speeches confined to five minutes; no one to speak twice on the same subject without the consent of the convention.

Open Forum for all Fire Marshals' Problems.

Questions to be placed in the Question Box on or before the end of the session on Thursday afternoon.

Reports of Special Committees.

Unfinished Business.

New Business.

Election of Officers.

Adjournment.

**12:30 NOON—LUNCHEON**

Tendered by the Rotary Club to the Delegates in the Pompeian Room,  
King Edward Hotel, H. G. Stanton, presiding.

National Anthem.

Star Spangled Banner.

"Patriotism and Fire Waste"—

Hon. Dr. H. J. Cody, M. P. P., Minister of Education.

"Boys of the Old Brigade".

"Work of the Fire Marshals' Association"—

Hon. T. Alfred Fleming, State Fire Marshal, Ohio.

"Mother Machree"

"What the Fire Marshals are Doing for the Government"—

Hon. John G. Gamber, State Fire Marshal, Illinois.

"Welcome the Coming, Speed the Parting Guest"—

H. G. Stanton, President, Rotary Club.

Response—

Col. Joseph Button, State Fire Marshal, Virginia.

"Smile"

"Auld Lang Syne"

**GENERAL COMMITTEE**

George F. Lewis, Deputy Fire Marshal of Ontario, Chairman.

W. C. Coulter, Chairman, Toronto Branch, Canadian Manufacturers' Association.

H. W. Fleury, Chairman, Insurance Committee, Canadian Manufacturers' Association.

John J. Gibbons, President, Ontario Motor League.

Arthur Hewitt, President, Ontario Fire Prevention League.

John G. Kent, General Manager, Canadian National Exhibition Association.

John B. Laidlaw, President, Canadian Fire Underwriters' Association.

C. Alfred Maguire, Controller, City of Toronto.

H. G. Stanton, President, Rotary Club.

**LADIES' RECEPTION COMMITTEE**

Mrs. A. M. Huestis, Convener.

# CONVENTION PROCEEDINGS

## OPENING OF THE CONVENTION

Tuesday, August 26, 1919, 8 p. m.

**President Fleming:** Ladies and gentlemen, it is now my privilege to call to order the Fourteenth Annual Convention of the Fire Marshals' Association of North America. I am sure you will all agree that it is a pleasure for us to meet on Canadian soil and in this beautiful city of Toronto. Personally, I cannot think or speak of this glorious country without arousing feelings of deep emotion, for it was my lot in years gone by to spend many happy days around college and campus grounds sheltered from sun and shower by the friendly foliage of the famous Maple Leaf.

Now, ladies and gentlemen, I am tempted to become reminiscent, but a glance at the program reveals that we are to enjoy many interesting items this evening, and so I will not detain you further save to remark that it affords me very great happiness to see so many of you here tonight and to have this opportunity of expressing my earnest hope that you will enjoy a splendid evening together.

I think it is but fitting that we should begin what I predict will prove to be a decidedly profitable convention by rendering our heartfelt homage to the Great Creator of the Universe, and so I have great pleasure in calling upon the Rev. Dr. F. E. Powell, pastor of St. Boniface church of this city, to lead us in prayer.

### INVOCATION

**The Rev. F. E. Powell:** Almighty God and Heavenly Father, we approach Thee in spirit tonight with feelings of gratitude for Thy loving kindness bestowed upon us from day to day, and especially would we render thanks to Thee for Thy goodness in enabling so many whose earthly vocations bind them together with bonds of loyalty and good fellowship to assemble here. May that spirit of comradeship ever prevail, O God, and may their deliberations be blessed and result in the advancement of Thy kingdom and lasting benefit to all mankind. Guide them in their councils, impart wisdom to their decisions, and help them in all their ways to acknowledge Thee, and to remember

that in their magnificent work of fire prevention and extermination they are but Thy instruments, and that from Thee and Thee alone can perfect protection and preservation be procured. Amen.

Following the invocation the convention arose and sang: "God Save the King" and the "Star Spangled Banner."

**President Fleming:** Ladies and gentlemen, in the last year I have become more or less familiar with the splendid movements along the line of fire prevention that have been inaugurated in the province of Ontario, and also to some extent with the extension of that work to the surrounding provinces in the Dominion of Canada, and I am able to say that very much of the credit for this activity is due to the splendid interest evinced and support afforded by the representative gentlemen of the province of Ontario.

Of these gentlemen, perhaps, there is no one who has displayed a keener interest in and extended more encouragement and assistance to this particular work than the Hon. Sir William Hearst, the Premier of Ontario. Unfortunately, the pressing calls of duty prevent our good friend and most loyal supporter from addressing us tonight, a fact which, I am quite sure, will cause every one of us profound regret, but I am very happy in being able to announce that another gentleman of the official circle of this province—one who by reason of his position, and also his unusual tact and diplomacy, has given to the work of fire prevention a greater impetus and strength than anyone else—will represent Sir William here and address you in his stead.

I have very great pleasure in introducing the Hon. I. B. Lucas, Attorney General of Ontario.

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### ADDRESS OF WELCOME.

**Hon. I. B. Lucas:** President Fleming, ladies and gentlemen: It is a matter of deep regret to me (and I am sure of deeper regret to you) that our Premier, Sir William Hearst, is unable to address you this evening. Until quite late this afternoon he expected to attend here, and it was only a few hours ago that he intimated to me in a telephone message that it would be impossible for him to come, and requested me to represent him and extend to your President and the members of this Association and their friends attending this convention a very hearty welcome to this city and province.

During the recent war you were, I have no doubt, compelled on many occasions to tolerate substitutes, and so, while it is in that capacity that I appear before you this evening, I will do my best to take the Premier's place.

Sir William specially requested me, in his telephone message, to express his own very keen regret at his inability to come here this evening, and to assure you of his continued interest in the work in which you are engaged—and may I say that he has taken a very deep interest in the work of the Fire Marshal's department that has been established in this province.

Your President has been kind enough to say some very nice things about me as a substitute, but I am exceedingly delighted to be on this platform with Mr. Fleming as presiding officer at this convention for one very good reason, and that is the fact that he is by birth a Canadian who has crossed the border and made very good indeed in his particular line of endeavor in the land of his adoption, and I am sure you will all agree that he has earned and merited the high honor which his position as President of the Fire Marshals' Association of North America confers upon him.

There is another reason why I am so delighted to be associated with your President on this occasion, and it is because we both came from Grey county away up in the Georgian Bay district, but in saying that I fear I have given you reason to suspect that the exchange of eulogisms to which you have listened so patiently are merely a part of the proceedings of a mutual admiration society consisting of two ex-Grey county boys.

An examination of your program reveals that Mr. Heaton and Mr. Lewis have prepared a very busy time for you, and while one may be able to say, as the Governor of North Carolina said to the Governor of South Carolina on a certain historic occasion: "It's a long time between drinks," I am afraid you will find it is not a very long time between "committees," and so in that regard you will have to be careful.

Seriously, however, I am indeed delighted to have the opportunity this convention affords of meeting so many of your countrymen upon an occasion of this kind. The Fire Marshals' work is very much more advanced, generally speaking, on your side of the line than it is here. You are the leaders, and we are endeavoring (and, I think, succeeding to some extent) to learn the lessons you are teaching, and so, while every Canadian here, as well as the officers of the Fire Marshal's department, is de-

lighted to have the privilege of meeting you and entertaining you while you are here, it is expected that some very valuable information in connection with the work of fire prevention will be extracted from you.

The great war is ended, happily and victoriously—and in view of the fact that it was forced upon the allied countries—properly ended. For not only did we not want to go to war, but we exerted every effort to avoid it. In this connection I might remark upon the fact that the American press comments are exceedingly favorable and complimentary to the new temporary English Ambassador to the United States, Viscount Grey, and I think it is fitting to recall the great efforts he made to prevent the world conflagration at the outset.

It is no longer necessary to discuss the war, but we are still discussing its problems and engaging in a kind of stock-taking, a counting of the cost, the incalculable cost in blood and treasure to all the countries involved, and the counter-balancing advantages. What have we got from it?

Mr. Page, the American Ambassador to Great Britain, recently (in referring to the great weighing on the one side of the cost and on the other side of the advantages) expressed himself thus: "The great by-product of the war is the closer coming together of the great English-speaking parts of the world." I believe he emphasized that thought in a very able address. Surely it is a fact the importance of which no man can overestimate. Perhaps some of you will remember that just as the arrangements for celebrating one hundred years of peace between the British Empire and the United States were about completed this country was compelled to declare war upon Germany. I can remember visiting Mr. Joseph Choate, and other eminent Americans who were to have taken part in that celebration, but who, when war was declared, came over and expressed their regrets. For one hundred or more we have maintained peace with your country on a principle. We have maintained that peace not because of the ties of kinship (and there is something in that) between the two great peoples of the United States and the British Empire, and not because there were no disputes (for we have to dispute almost always with your country), but because of the application of the principles of international law and of arbitration to the settlement of our differences. The outstanding characteristic of the United States and the British Empire is the pinning of their faith for the settlement of public disputes now and for one hundred years past to



these great principles rather than upon the fallacies of strength and military display.

I just want to say one word about the war, although it is over. I believe that the association, our sacred association upon the fields of battle and in the trench lines at home where we labored to support our armies, of these two great English-speaking peoples will bind them together with bonds unbreakable for generations, if not forever.

Would it be wandering away from words of welcome to recall a verse that must be familiar to many present here tonight, if not to all our American friends? It is a verse of Tennyson's famous poem, "Hands All Round," written away back in 1852, nearly seventy years ago, in which he foresaw all the possibilities of a great world conflagration, and in which he then expressed (and bear in mind that he was then, as he was until his death, the official Poet Laureate of the British Empire) his fervent hope that, if any such outbreak should take place as did take place, there would be a union of the two great English-speaking races of the world. It is in the form of a toast to the United States nearly seventy years ago:

"Gigantic daughter of the West,  
We drink to thee across the flood,  
We know thee and we love thee best,  
For art thou not of British blood?  
Should war's mad blast again be blown,  
Permit not thou the tyrant powers  
To fight thy mother here alone,  
But let thy broadsides roar with ours.  
Hands all round!  
God the tyrant's cause confound!  
To our dear kinsmen of the West, my friends,  
And the great name of England, round and round."

Mr. President, your broadsides indeed did roar with ours, and the tyrant's cause has been unquestionably confounded!

Ladies and gentlemen, to you, our cousins of the south, we give, in the spirit of that verse, the toast of Tennyson's "Hands All Round." I thank you.

At the conclusion of the preceding address the audience rose and sang "The Maple Leaf."

**President Fleming:** I anticipated that we were going to enjoy an exceptional treat when it was announced that the Hon. Mr. Lucas would address us. I visited Ontario last fall on the

occasion of the organization of the great Fire Prevention League under the jurisdiction of the Hon. Mr. Lucas (for the Fire Marshal's activities in the province of Ontario are directly under the charge of the Attorney General) and was delighted with the meeting which was held here at that time. The work has gone out from these borders until it has revolutionized not only this province, but many other provinces in the Dominion of Canada and some of the states of our Union.

Among the many lessons which the recent war has taught is the draping of the folds of the allied flags together. We have learned to remember the great family ties that bind the English-speaking races, and to ever bear in mind the symbols which the three colors in the allied flags represent—the red for Courage, the white for Purity and the blue for Truth—the three great cardinal virtues. On that principle we have draped them all together and tonight as we meet in this city of Toronto we are reminded that since the eleventh day of November, 1918, we have been united in one continual thanksgiving, and the bonds of fellowship have been strengthened to endure and to uplift all the nations of the earth.

I am very sorry indeed to have to announce that His Worship, Thomas L. Church, the Mayor of Toronto, is unable to address you tonight. It was his wish to come here, and he endeavored in every possible way to arrange his affairs so that he might do so, but his time and attention has been called to specially important duties.

In his place, however, Controller W. B. Robins of this city has been kind enough to attend and it affords me very great pleasure to introduce Controller Robins, who will address you.

**Controller W. B. Robins:** Mr. President, ladies and gentlemen: I, too, like the Attorney General, am a substitute, owing to the fact that Mayor Church is occupied with the duty of entertaining His Royal Highness, the Prince of Wales, during his stay here. However, I am very happy to be able to bid you welcome to the city of Toronto, and especially those of you who have come from the other side of the line. After all, that is only an imaginary line, and just as these flags are draped together on your programs, so we feel we are united into one great people. We feel that your problems are very much the same as our problems, and what is of vital interest to you is also of vital interest to us.

During your stay in this city you may be able to discover

that it is very well constructed for fire prevention. For the last twenty or thirty years we have not allowed a single frame building to be erected within our city limits. Most of our buildings are constructed of brick, and it does seem to me that our fire losses should not be as heavy as they are in many of the other American cities.

Toronto, too, is a very patriotic city. It sent 60,000 men to the front, although its population is less than half a million. Then we are proud of the fact that our municipal council contributed to the cause of the allies during the war over twelve million dollars, and in addition to that our citizens subscribed another twelve million dollars, making the total subscription of the city of Toronto to the cause of the allies approximately twenty-five million dollars. That, ladies and gentlemen, is a record that has not been beaten by any city of a similar size in the world!

Now, I see you have a long program and so I will not take up your time further than to again bid you a very hearty welcome to the city of Toronto, and to assure you that we are anxious to make your stay here as pleasant and profitable as possible.

#### RESPONSE.

**President Fleming:** I will now call upon the Hon. W. N. Van Camp, the Vice-President of the Association, to respond.

**Mr. Van Camp:** Mr. President, ladies and gentlemen of Toronto: I cannot say I am a substitute, but after listening to the magnificent addresses that have been delivered by Attorney General Lucas, representing the Governor of the province of Ontario, and Controller Robins, who represents the Mayor of your beautiful city, I certainly wish I had a substitute. I assure you I esteem it a very great privilege to have an opportunity of responding to such delightful words of welcome as those we have just listened to.

I cannot refrain from referring to a meeting of the Association held in the city of New Orleans a few years ago. At that time the World War was raging and our hearts were full. Your Mr. Heaton was there and sometime during that meeting he took the floor and delivered one of the most touching and inspiring addresses to which it had been the privilege of any member there to hear. He told us something about the war and its effect to the north of our northern boundary and caused us to return to our homes thoroughly convinced that the only thing to do was to get ready and get right in and help save civiliza-

tion. I want to say that there was nothing in the great World War that had a more far-reaching influence upon future generations than the fact that free Canada and free United States stepped in when they were most needed and turned the tide of battle at the moment when it threatened to swamp humanity and leave the world in the control of barbarians. This war cost the United States in men alone nearly 300,000 casualties, and it cost the world nearly 30,000,000 casualties. It cost the British Empire alone, I am informed, 3,000,000 casualties.

We seldom think of the unselfish motives that actuated both Canada and the United States when they entered the World War. Our people were not actuated by a desire of conquest or revenge, or the ordinary selfish motives which usually impel nations to go to war. We fought to maintain free institutions on earth; to make the world safe for democracy; to preserve the freedom of the seas and the right of American vessels to sail unimpeded over all ocean highways; to maintain national honor and self respect and the good will of other nations and our position as a free and independent people.

We do not expect any indemnity for the more than thirty-five billions that the war has cost the United States alone. We do not expect anything, and money could not compensate for the 286,800 casualties in the armies of the United States. We Americans do not expect or want one foot of German territory, nor one dollar of German money. Our blood and our treasures were given to humanity and our only reward is the knowledge that we did our duty; that we, from the western hemisphere, were apostles of liberty and civilization, and the world at large, as well as America, will receive incalculable benefits from our efforts.

Now as we slowly emerge from under the shadow of this horrible carnage the world is filled with the widow's wail and the orphan's cry, but amid this wail and cry, and while the earth is yet draped in black, a light is breaking forth after the darkest hour in the world's history.

The heroism of Belgium, the glory of France, the gallantry of England, and the bravery of the boys from Canada and the United States will never be fully told by the historians who attempt to record the deeds that were performed.

When we left our homes in different parts of the United States we were determined to enjoy every moment of our trip, and I am sure that the officials of this beautiful city have done everything in their power to enable us to fulfill our determina-

tion. It has been a most enjoyable trip, but the only way in which you could fully appreciate it would be by having accompanied us. Most of us met in the beautiful city of Cleveland and journeyed from there on a splendidly equipped vessel over that magnificent body of water known as Lake Erie, which history has made famous, and through the great city of Buffalo to nature's loveliest exhibit, the wonderful Niagara Falls, and then across the great inland sea of Lake Ontario to Canada's most hospitable metropolis, Toronto.

Our hearts are filled with the glad welcome extended to us, because we realize as we have never realized before that we are all Americans, that we are brother Americans. We look back over a few months and see how less than a year ago the soldiers of Canada and the soldiers of the United States stood side by side on the battlefields of France. We look back but a few brief months when with hearts in our throats we waited for the word from the front lines in France as to whether our soldier boys standing side by side would be able to stop the oncoming Hun. The way they met the enemy is a matter of history. Had our boys and their allies been unsuccessful we tremble when we think of the result. If Germany had been victorious, free government would have disappeared from Europe for ages and the effect on free institutions in America and elsewhere would have been probably ruinous.

This morning's sun cast its beams on one hundred thousand lonely homes in Canada and the United States. There sleep today in the flowery fields of France more than one hundred thousand American boys who left their homes in the United States and Canada and who made the supreme sacrifice, and while it has been a costly experience, it has brought the two nations of the western hemisphere into a universal brotherhood.

When Mr. Heaton invited the Fire Marshals' Association of North America to come to Toronto this year, we knew we would be welcome. He said we would be royally entertained and we are being royally entertained. We are going to enjoy every minute of our stay and when we go home the pleasant memories of our sister nation acquired on this trip will stay with us forever.

**President Fleming:** I have now great pleasure in placing the proceedings in charge of Mr. Lewis, the Deputy Fire Marshal of Ontario. Mr. Lewis will conduct the informal part of the program.

Mr. George F. Lewis took the chair. Musical selections, informal reception and refreshments followed.



JOHN S. MORAM  
VICE-PRESIDENT



GEORGE H. NETTLETON  
SECY & TREAS.

OFFICERS  
FIRE MARSHALS  
OF NORTH

OF THE  
ASSOCIATION  
AMERICA



JOHN G. GAMBER  
PRESIDENT

1919

1920



HOMER RUTLEDGE  
EXECUTIVE COM.



GEORGE F. LEWIS  
EXECUTIVE COM.



## SECOND DAY'S PROGRAM

Wednesday, August 27, 1919.

### Morning Session.

The convention was called to order by the President at 9:30 a. m.

**President Fleming:** I am very glad indeed to see so many present here this morning, especially our good friends from the National Board of Fire Underwriters of New York, who always bring with them a great deal of enthusiasm and inspiration. I am also delighted to welcome among them Chief John Kenlon of the Fire department of New York City, who is going to give us a very interesting message along the lines of fire prevention education later on.

I think we had better begin this morning's business at the point where we left off last night. There is only one item we did not complete at the opening session, and that is the roll call of states—the active and associate members. As the roll is called I am going to ask those who represent the different states to stand and furnish their names so that the reporter may secure a full record of attendance.

### ROLL OF STATES.

Alabama.  
Arkansas.  
British Columbia.  
Connecticut.  
District of Columbia.  
Georgia.  
Illinois—John G. Gamber.  
Indiana—H. H. Friedley.  
Iowa—J. A. Tracy.  
Kansas—L. T. Hussey.  
Kentucky.  
Louisiana—Edward A. Haggerty.  
Maine.  
Massachusetts.  
Michigan—Homer Rutledge.  
Minnesota—George H. Nettleton.



Mississippi.  
Montana.  
Nebraska—E. D. Beach.  
North Carolina.  
North Dakota—H. L. Reade.  
Ohio—T. Alfred Fleming.  
Oklahoma—J. Bart Foster.  
Ontario—E. P. Heaton.  
Oregon.  
Pennsylvania.  
Saskatchewan—Arthur E. Fisher.  
South Carolina.  
South Dakota—W. N. Van Camp.  
Tennessee—Walter B. Bell.  
Texas.  
Vermont—Joseph G. Brown.  
Virginia.  
Washington.  
West Virginia—John S. Horan.  
Wisconsin—F. W. Kubasta.

#### ASSOCIATE MEMBERS.

James F. Joseph, Chicago.  
M. S. Philip, Chicago Heights, Ill.  
A. R. Small, Chicago.  
Frank Lewis, Boston.  
James I. Banash, New York City.  
W. E. Mallalieu, New York City.  
F. R. Morgaridge, New York City.  
Herbert C. Williamson, Rochester, N. Y.  
Ralph E. Richman, Cincinnati.  
George F. Lewis, Toronto.

**President Fleming:** Now in view of the fact that the President is to address you at the luncheon today, I think you will agree with me that the formal "President's address" may be taken as read, for it will be incorporated in the proceedings in the usual way.

In the first place, there are two or three things in connection with which our plans for the future should be immediately drafted. The first is a very close and definite cooperation with the National Board of Fire Underwriters in all their work in connection with the laboratories and in connection with all the ac-

tivities of that great organization for the saving of the great waste through fire.

In the second place, furnishing to them everything that is possible to make the record which is being compiled along particular lines especially helpful. That is what I consider the most important thing and the one that will be most fruitful of lasting results.

Then we must develop a spirit of cooperation with the Conservation and Fire Prevention Association which has recently been established in all the central states of the Union. You doubtless know we have had two organizations doing fire prevention work in almost every state, especially the central ones, the old Fire Prevention Association and the new war time Conservation Association. These two have been merged into one great association under the definite auspices and direction of the National Board.

It is very important that every Fire Marshal in the United States and Canada should give to that movement and all its operation his most hearty and definite approval and support. Cooperation that will be constructive, lasting and reliable is essential.

Further, to make insurance a real, definite service in fire prevention. After all, insurance is really service and the insurance premium-getter is a man of the past. He should not be connected with insurance at all. Insurance is a service which will aid more than anything else in achieving fire prevention results. It is all very well for a Fire Marshal to go around premises and make recommendations and possibly issue orders, but he has thrust in his face immediately on the issuance of those orders the fact that the insurance man has passed the risk. If, however, the insurance man has become a real factor in fire prevention and knows his business, he will be able to say, "Here is a hazard which if removed would benefit you materially in your insurance rate and protect your property in a satisfactory way," and in this way he will make the owner of the plant a real fire prevention asset who will carry the message on to his friends.

Then we come to the great peril, greater than the recent war, which now exists in twenty-two countries of the world today, the underhanded, misguided principle that is allied with the principles that support the red flag. If there is anything in the world that is an appalling hazard and a danger to this country at the present moment it is the peril of the I. W. W., the

bolshevists and the anarchistic socialists. If there is one thing you should steel your hearts against and lay your plans to destroy in your own respective jurisdictions it is the menace that arises from the sources I have mentioned. Those are the special features I wished to present to you, and with that in mind I will simply turn over what I have to say to the reporter and have it placed in the record of the proceedings.



## PRESIDENT'S ADDRESS.

**President Fleming:** Never in the history of this organization have its members faced such grave problems as we are facing today!

With a score of countries seething like molten lava, an eruption is ready, at any time, to break forth, leaving a red trail of fire and a cloud of sulphurous smoke in its wake.

The advance horde of the scum of Europe is present in North America, representing the brains of organizations fatal to society, to business and to the peace of our firesides.

We, as Fire Marshals, see this danger and must meet it unflinchingly and with loyalty not only to our governments, but to ourselves.

North America is trembling in the balance, with an overload of aliens, who seek to spread their nefarious doctrine—by any means in their power—among the clean, strong and virile American and Canadian working men.

We have no place in free North America for the spawn of Europe; and there is but one test of citizenship, and that test is loyalty.

Some one has well said, "What I am to be: that I am now becoming," and never in history has that axiom been more thoroughly realized than now.

We have never held a convention when the very air was fraught with danger, and when the torch of the alien incendiary was closer to our national powder mills than it is today.

I stand by a majestic river and watch its resistless, steady flow; I know not whence it rose or whither it is going. I see only the calm, unruffled bosom of the mighty stream as it ebbs past my view. All I know of this mighty stream is that it is here. So it is with our problems; we do not know whence they rise, or whither they flow, but we do know that they are here, and that we must solve them, if we are to continue to be a free and a peaceful nation.

The accumulation of the present is the inheritance of the past; and the dynamic force thus engendered must burst in the doors, and allow us an unhampered view into the future; if not, how are we, working in the dark, to unravel the skein in which is wound the destinies of nations?

The history that is in the making today, is unprecedented; has no parallel. We cannot judge the future by the past; the events of the last four years have so muddled the waters that we cannot see clearly, and events have followed with such bewildering rapidity that we can form no conception at present of what they really mean. The turmoil of war is over—for the present, but in its stead we see the bubbling of the worst that is in the great melting pot and must steel ourselves to meet the shock.

In this most critical period, insurance stands out like the rock of Gibraltar. Without insurance, the backbone of commerce is broken. Without insurance, there can be no credit; without credit, there will be anarchy. Credit cannot exist without adequate insurance and protection; insurance cannot live with anarchy!

The credit of North America and insurance in North America depend now, as never before, on a larger vision and on the increased application of fire prevention work.

I cannot find words adequate to express to you the magnitude and importance of the role that insurance and the insurance agent play in this period of reconstruction and unrest.

The insurance agent who does not realize that there is something vastly more important and honorable in the business than his mere premium returns is asleep at the switch, tied to post, and a stumbling block in the march of progression! His work is in the highest degree important, and upon the fidelity, loyalty and thoroughness with which he conducts his business depends the future of this country. This may seem a broad statement, but is a plain statement of fact.

The modern insurance agency is coming into its own and is employing experts whose duty it is to instruct all the personnel of an office in the proper manner in which to make an inspection that will be fair to the company whose money is involved, and to the assured, the safety of whose business is in question. The insurance agent must make the assured understand that the basis of his insurance rate depends upon himself and not upon agent or company, and the agent's motto should be "I get the business because I give service." On that word service depends the success or failure of the business. Failure means ruin to our country. The agents, who in friendly competition strive to educate the assured so that he may be able to

safeguard his plant from fire, are being loyal to their country. The agent who can give the best service will get the business.

There always will be fire insurance for, without it, this country would face ruin, and there is an upward trend now toward a better understanding between the company, the agent and the man who pays for the policy.

We all know of the magnificent, patriotic and self-sacrificing work that has been accomplished for the government by that splendid body of men—the National Board of Fire Underwriters. No more masterly service could have been rendered our government during the war than that so freely and gladly given by the National Board. They will face present and future grave problems with the same loyal steadfastness that has characterized their work in the past, and we may be assured that they will be a veritable bulwark of strength to our members in our various lines of activity.

Fortunately right now the veil of the future is rent so that we can, in a small way, discern a little light, and it is up to us individually, and to our powerful organization in particular, to see that this light is so amplified, that the dark places shall be illuminated.

We must call to the colors every available unit in the fire protection grand division. There must be no reserves. We must throw our entire strength onto the firing line, and—win.

There is no such command as "retreat;" we must go forward, or fall.

Canada, before the war, was a great country. Canada has emerged from the war a greater country. Before the world became involved in a conflict, the like of which had never been seen, the like of which will, please God, never be witnessed again, Canada was a vast country of undeveloped resources. No one knew her latent man power. Few realized that there slumbered amid the lakes and pines, a giant who would spring up, clothed, armed and equipped, to take his place on the front page of history. The little about Canada that filtered out from the fastnesses and apparent solitude was not enough to arouse the remainder of North America to what a grand country lay yet unbroken and undeveloped, and few glanced at the map long enough to see that over half of North America was under the Union Jack.

Then war came, and in a moment the men of the lakes and woods, of the plains and mountains, leaped into the glare of con-

flict, and the United States watched in wonderment as vast armies sprang into being; manufactories equipped and camps held the thousands of men of the Maple Leaf. Asking no aid, requesting no assistance, Canada rose from the plain of what the unthinking had supposed to be obscurity, to the heights of a world's power. While what Canada did was no surprise to Canada (and to some of the people of the United States), it was a rude awakening to those who had never taken stock of her spirit and strength.

Now, every hat is off to Canada; every voice joins in one grand acclaim.

I suppose every family in the world has had at one time or another its disagreements and unpleasantness—greater or less in extent and influence. Boys have quarreled with fathers, left home, married and have lived apart from the shadow of the old home tree. Girls have balked at parental restrictions and have left home, to settle elsewhere. Brothers have quarreled and drifted apart, and a mother's tears have dampened the pillow on many a darkened night.

But let an estranged family be brought to face great trouble, or let some one attack an individual member, and instantly that family is amalgamated with all the force of new power, rushing to the protection of its traditions as one. All breaches are filled; all animosity is forgotten; all bickerings flee. Every member of that family rallies to its common defense, and there is no such word as "surrender."

So it is with the great Anglo-American family, torn for years as it has been with strife and turmoil. Now, for the first time in history, the great melting pot of right has amalgamated this immense family into one homogenous whole, presenting a solid and impregnable front to all that is vicious and wrong. The great hazard of war has brought the estranged members of the myriads of Anglo-Saxons under the banner of righteousness and united them forever.

The banners of the branches have now blended into one grand flag, whose folds stand for equity and for a common defense for humanity.

The victory which came on November 11, 1918, is the staff from which rustle the silken folds that protect, under their billowing convolutions, all humanity. On November 11, 1918, the Anglo-Saxon family held its first grand reunion, and, Providence permitting, there will be no break in the line again. The bonds

## REPORT OF SECRETARY-TREASURER FOR 1918-1919.

### Receipts.

Balance on hand August 30, 1918.....\$156.83

Dues received from:

#### 1917-1918.

Maine .....	\$ 20.00
Montana .....	20.00
Oregon .....	20.00

#### 1918-1919.

British Columbia .....	20.00	
Illinois .....	20.00	
Indiana .....	20.00	
Iowa .....	10.00	
Kansas .....	20.00	
Louisiana .....	20.00	
Maine .....	20.00	
Minnesota .....	20.00	
Montana .....	20.00	
North Carolina .....	(Paid in advance last year)	
North Dakota .....	20.00	
Ohio .....	20.00	
Oklahoma .....	20.00	
Ontario .....	20.00	
Oregon .....	20.00	
Pennsylvania .....	20.00	
Saskatchewan .....	20.00	
South Carolina .....	20.00	
South Dakota .....	20.00	
Tennessee .....	20.00	
Texas .....	20.00	
Virginia .....	20.00	
Washington .....	20.00	
Wisconsin .....	20.00	\$ 510.00

Total of Active Membership paid.....\$ 666.23

### ASSOCIATE MEMBERSHIP.

Craig Belk .....	10.00
William S. Boyd .....	10.00
C. J. Doyle .....	10.00



Chas. E. Dox .....	10.00
Herman L. Ekern .....	10.00
H. Stanley Ellis .....	10.00
Edwin S. Foltz .....	10.00
William B. Goodwin .....	10.00
W. E. Haines .....	10.00
Ira G. Hoagland .....	10.00
Richard T. Huggard .....	10.00
Thomas R. Johnstone .....	10.00
James F. Joseph .....	10.00
James S. Kemper .....	10.00
Frank Lewis .....	10.00
George F. Lewis .....	10.00
John Lind .....	10.00
J. E. Lyons.....	10.00
W. E. Mallalieu .....	10.00
M. J. Miller .....	10.00
H. L. Miner .....	10.00
Frank R. Morgaridge .....	10.00
James I. Naghten .....	10.00
Ralph E. Richman .....	10.00
G. P. Rogers .....	10.00
W. C. Shinn .....	10.00
A. R. Small .....	10.00
J. S. Speed .....	10.00
E. R. Stotts .....	10.00
Frank C. Stover .....	10.00
Franklin H. Wentworth .....	10.00

#### 1919-1920.

James I. Banash .....	10.00	
Walter E. Price .....	10.00	
Herbert C. Williamson .....	10.00	\$ 340.00
Total receipts .....		<u>\$1,006.83</u>

#### DISBURSEMENTS.

Badges for Sioux Falls convention.....	\$ 62.92
Reporting and expenses of Stenographer for Sioux Falls convention .....	65.00
Plates for minutes .....	17.50
Printing minutes .....	392.60

Proof reading and index of minutes .....	15.00	
Express advance copies of minutes .....	1.07	
Freight and drayage of minutes.....	2.89	
Envelopes for mailing minutes .....	2.50	
Stationery .....	26.50	
Multigraphing .....	3.00	
Printing tentative programs .....	7.50	
Postage .....	25.00	
Telegrams .....	9.07	\$ 630.55
Balance on hand .....		\$ 376.28

Respectfully submitted,  
JOHN G. GAMBER,  
Secretary-Treasurer.

Moved by Mr. Van Camp, seconded by Mr. Bell, that the report of the Secretary-Treasurer be referred to an audit committee. (Carried.)

**President Fleming:** I will now appoint a committee consisting of Messrs. Bell, Kubasta and Brown to take charge of the audit of this report.

I think it would be wise at this time to have read any messages which have come from different members.

The Secretary read a telegram from Mr. W. A. McSwain, State Fire Marshal of South Carolina.

**Secretary Gamber:** I might say that we have at last succeeded in interesting the Fire Marshal of Washington, D. C. Heretofore we have never been able to do so.

The Secretary read a letter from George S. Watson, Fire Marshal of Washington, D. C., who also raised the question of exits from circus tents.

**President Fleming:** I think that question would be a very suitable one for our question box, and I would suggest that the Secretary put a notation therein which will be answered later.

The Secretary read a communication from the Fire Marshal of New York.

**Mr. Van Camp:** I think it would be well that mention be made in the minutes of the fact that these letters were received and read by the Secretary.

**President Fleming:** Possibly it would be wise for someone to suggest that the Secretary express our appreciation of the let-

ters which have been received and read, and our regret at the absence of the writers. (Carried unanimously.)

The next order of business is the reports of standing committees. The first is the Publicity committee, but its chairman, Mr. Paul Mason of Ohio, is not present. Is there a member of that committee ready to report? (No response.) Then we will pass to the Committee on Exhibits. Is there anyone present to read the report of that committee? (No response.)

Then we will pass on to the report of the Committee to Co-operate with the National Board. The Chairman of this committee is Mr. L. T. Hussey, State Fire Marshal of Kansas.

**Mr. Hussey** Mr. President and members of the Association, this committee assembled in New York at the meeting of the National Board of Fire Underwriters on the 9th of January of this year and spent two or three days very pleasantly and profitably at their headquarters.

The committee was composed of Mr. Fleming of Ohio, Mr. Gamber of Illinois, Mr. Homer Rutledge of Michigan, Mr. Young of North Carolina, Mr. Roe of Iowa and Mr. Crans of South Dakota, who appeared in the absence of Mr. Van Camp, and myself.

I have furnished each of you with a detailed report of that committee and so I do not think it is necessary to read it now. However, if it is so desired I will read it.

**President Fleming:** What is the desire of the convention on this point?

Moved by Mr. Van Camp, seconded by Mr. Reade, that the report of the Committee to Co-operate with the National Board be accepted and placed in the minutes. (Carried.)

### **REPORT OF COMMITTEE TO CO-OPERATE WITH NATIONAL BOARD.**

The Committee on Co-operation with the National Board of Fire Underwriters, appointed by President Fleming in accordance with the vote of the Fire Marshals' Association of North America at its last convention, was called to order by Chairman L. T. Hussey of Kansas, in the offices of the National Board at 76 William street, at 10 a. m. on January 9, 1919. In addition to Mr. Hussey there were present: Messrs. T. Alfred Fleming, Columbus, Ohio, President of the Fire Marshals' Association; John G. Gamber, Springfield, Illinois, Secretary of the Associa-

tion; Ole O. Roe, Des Moines, Iowa; James R. Young, Raleigh, North Carolina; Homer Rutledge, Lansing, Michigan; and S. E. Crans, Lead, South Dakota. Mr. Crans was present as a substitute for W. N. Van Camp, who was unable to come east.

The session opened with remarks upon the subject of "Co-operation" by Mr. W. E. Mallalieu, General Manager of the National Board of Fire Underwriters, and Mr. T. Alfred Fleming, President of the Association.

Following these, there was a consideration of joint activities along the educational lines represented by the National Board's Committee on Public Relations. A paper upon "The War on Carelessness," prepared by Mr. E. W. West, Chairman of the committee, was read by Mr. Brearley in the absence of Mr. West.

Mr. Brearley, of the Committee on Public Relations, also spoke on "Fire Prevention Education in Schools," laying some emphasis upon the remarkably wide acceptance by the school systems of the country of the fire prevention manual entitled "Safeguarding the Home Against Fire."

Mr. Fleming then delivered an address upon "Press Co-operation in Fire Prevention," and paid a high tribute to the patriotic spirit of editors and reporters in the aid received from them.

In the discussion which followed the papers, a number of interesting points were brought out. Colonel Young described the operation of the Safety Leagues which had been organized among the school children of North Carolina. Mr. Fleming told of a plan for a series of fire prevention meetings in different cities in Ohio. Mr. Hussey made reference to the successful use of home inspection blanks by the school children in Kansas and gave an account of the distribution of fire prevention cartoon cuts to 425 Kansas newspapers. Mr. Roe and others referred to fire prevention education in the schools of their states.

In the course of the discussion, a comparison of statistics resulted in an estimate of 15,000 fatalities from fires in the United States each year. This estimate was concurred in by all present.

The afternoon session which was called to order at 2:30 p. m. was devoted to the work of the Actuarial Bureau committee and was preceded by an inspection of the facilities of the bureau. Mr. James Wyper, Chairman of the committee, discussed the "History, Aims and Objects of the Bureau." He was

followed by Mr. John G. Gamber upon the subject of "The Necessity for Uniform Reports," after which Mr. Charles H. Lum, in charge of the operation of the bureau, went into considerable detail as to the methods employed, and Mr. L. T. Hussey presented a paper upon the plans for furnishing loss information service to the various companies, in which he emphasized its value as a check to incendiarism.

Considerable discussion followed the above papers, for all present were interested in the efforts to keep track of the operations of incendiaries, particularly in their migration from state to state.

Upon Friday, January 10, the morning session confined itself to the engineering phases of fire prevention as represented by the Committees on Fire Prevention and on Construction of Buildings. Mr. Sheldon Catlin, Chairman of the former committee, opened the session by giving an account of "The Aims and Objects of Both Committees," dealing with the question of city surveys as long conducted by the committee in the reduction of conflagration hazard. He also described in some detail the many forms of conservation service which had been rendered by the Board to the various departments of the federal government during the war period.

Following Mr. Catlin's paper, Colonel Young, of North Carolina, spoke upon the subject of "Drills and Training of Fire Departments," and outlined the system of special training that had been inaugurated in his state.

John Kenlon, Chief of the New York City Fire department, was the next speaker, his topic being "The New York Fire College and Drill School." He concluded by extending an invitation, through the Fire Marshals' committee, to firemen in other cities to take advantage of the facilities of the New York Fire College.

Mr. George W. Booth, Chief Engineer of the Committee on Fire Prevention, went into particulars concerning the city surveys made by field parties of engineers of the National Board, and told of many large fires which were foreshadowed in the committee's reports upon civic conditions. He also described the Standard Classification Schedule.

The session concluded with a paper by Professor Ira H. Woolson, Consulting Engineer of the Committee on Construction of Buildings. In speaking upon the important topic of "Reducing the Life and Property Hazard of Public Buildings," Pro-

fessor Woolson indicated the urgent need of improvements in most of the public buildings throughout the United States.

An animated discussion among those present dealt particularly with the hazards in school buildings and developed some differences of opinion as to the extent to which such buildings had been safeguarded.

The concluding session of the conference was called to order upon Friday afternoon at 2:30 p. m. to consider the question of "Incendiarism." The opening address was made by Mr. N. S. Bartow, Chairman of the Committee on Incendiarism and Arson. Mr. Bartow explained the reasons that had lead to the abandonment of the old reward system and explained the new line of work which is now meeting with considerable success, speaking warmly of the results accomplished by the various Fire Marshals' departments in combating this widespread evil.

Mr. Rutledge made a speech upon the "Arson Trust" as it had come under his observation in Michigan.

Next, Mr. F. R. Morgaridge, in charge of the work of the Committee on Incendiarism and Arson, discussed "The Interchange of Information Concerning Arrests, Convictions, etc.," and advocated a plan by which each Fire Marshal should have the benefit of all information secured in all other states.

The formal program then concluded with an address upon "Pyromania" by Mr. Roe, in which he discussed the nature of this aberration and methods for guarding against it.

As in the case of the preceding conferences, the formal program was followed by considerable informal discussion. After the conclusion of Mr. Roe's remarks, the committee went into executive session, in the course of which the following resolutions were discussed and unanimously adopted:

1. "RESOLVED, That this committee recommend to the Fire Marshals' Association of North America that an effort be made during 1919 to have fire prevention education adopted by the school systems of their respective states, and that to this end they communicate officially with their various State Superintendents of Education, recommending for this purpose the fire prevention school manual prepared for the United States Bureau of Education, under the title of 'Safeguarding the Home Against Fire.'"

2. "RESOLVED, That this committee recommend to the Fire Marshals' Association of North America that they request members to transmit to the National Board of Fire Underwrit-

ers at frequent intervals records of condemnation and deficiencies of buildings ordered by them."

3. "RESOLVED, That in view of the generous offer of the New York Fire College, through Chief John Kenlon, to extend the privileges of their institution to the firemen of other states, this committee recommend to the Fire Marshals' Association of North America that they encourage the Fire departments in their respective states to take advantage of this valuable opportunity; also that if possible, they bring some man from their own organization under this training."

4. "RESOLVED, That this committee views with approval the action of the National Board's Actuarial Bureau in preparing for an exchange of loss information as a check upon the operations of incendiaries, and that it recommends to the Fire Marshals' Association of North America that it request its members to furnish to the National Board brief summaries of special information in their possession in the case of all suspects."

5. "WHEREAS, The safety of our institutions and the welfare of the public is menaced to an increasing degree by the vicious and destructive I. W. W.—bolshhevik propaganda; and

WHEREAS, Serious fires have already been associated with this activity; therefore, be it

RESOLVED, That your committee recommend to the Fire Marshals' Association of North America a systematic investigation of the activities of such organizations in their respective states."

6. "RESOLVED, That the classified, document, clipping and information files of the National Board of Fire Underwriters upon fires, fire prevention, fire protection and associated subjects should be made a repository for filable data by the various State Fire Marshals, in order that the aggregate material may be made available for the use of all of them, as well as for the use of editors, research workers, and other seekers for information."

7. "RESOLVED, That in consideration of the disastrous fires which frequently occur in municipal, state and federal public buildings, due to careless supervision and defective construction, and in consideration of the great financial and historic value of such buildings and contents, your committee recommend that the Fire Marshals' Association of North America, through the several state departments constituting its membership, give special attention to the inspection of this class of

buildings in their several states, and insofar as possible, secure the removal of fire hazards found to exist in such buildings."

8. "RESOLVED, That the Fire Marshals' Association of North America prepare and recommend a blank (copy of which will be forwarded as soon as prepared) for the keeping of fire records that shall be uniform for all Fire Marshals' departments in respect to classes of occupancy and causes of fire, and which is in agreement with the standard classification list of occupancy hazards in use by the National Board of Fire Underwriters and previously adopted by the Association."

9. "RESOLVED, That your committee recommend the exertion of all possible influence to make effective the results of the engineering investigations of the National Board of Fire Underwriters, as follows:

a. That the cities which are the subjects of surveys by the Committee on Fire Prevention be encouraged to adopt the recommendations for public safety included in the reports of these surveys.

b. That the model ordinances covering the storage and handling of inflammable liquids and other highly inflammable substances, and of explosives, be endorsed for general adoption.

c. That they use their efforts in furthering a wider knowledge of the application of the National Board Standard Schedule, as applying to the grading of cities and towns, with reference to their defenses and physical conditions."

10. "RESOLVED, That the public-spirited interest in fire prevention widely manifested by the American press be recognized in the fullest co-operation therein on the part of the Fire Marshals' Association of North America, and that every effort be made to facilitate the acquirement of desired information by the editors of the country."

All of which is respectfully submitted.

L. T. HUSSEY, Chairman.

**President Fleming:** In connection with this report I would like to say that there are a number of resolutions which are quite important and I would request that during the convention these matters be taken care of in an official manner. If you have not obtained a copy of this report and perused it carefully, I suggest that you do so, so that you will be able to discuss it and take proper action upon the matters which are referred to by resolution.



**Mr. Heaton:** We in Canada are not under the jurisdiction of the National Board and that Board has no status whatever in this country. It is one of the misfortunes with which we in Canada are afflicted. We have, however, a body of men called The Canadian Fire Underwriters' Association which takes the place of the National Board in this country, but it lacks the same jurisdiction in regard to territory, with the result that our efforts are more divided than they are in the United States. I wish it were possible in some way to effect an affiliation between the Canadian Fire Underwriters' Association and the National Board of the United States, but at the present time I do not see how it is practicable. I invited the Canadian Fire Underwriters' Association to become affiliated with us as members of this Association, and I may perhaps shock you when I tell you I found them scared to become identified with any body of men except themselves. The very fact that although most of them have been invited to attend this convention only one or two have made their appearance is evidence of the condition of affairs to which I have referred. Why that condition should exist I do not know. However, so far we in Canada are concerned we gladly endorse the suggestion made by your President, that there should be the heartiest and fullest co-operation between the Association and the National Board, and we shall not be jealous of any action the members in the United States may take, and if it is possible for us to aid your efforts with the National Board in any way, or to profit by your experience in this regard we shall be glad to do so. I just thought it would be wise to inform the members of this Association that there is no connection or unanimity between our Fire Marshal's office and the Canadian Fire Underwriters' Association, but I hope that this lack of co-operation will be remedied in the future, and so far as you are concerned, if you will help the National Board in some way to extend its jurisdiction to Canada I will venture to say that we in Canada will co-operate with them just as heartily as you do in the great country to the south.

**President Fleming:** Mr. Heaton, who is at the head of the organization you have mentioned?

**Mr. Heaton:** Mr. J. B. Laidlaw is the President of the Canadian Fire Underwriters' Association.

**President Fleming:** I might say that I saw Mr. Laidlaw in the room this morning before the convention opened and he expressed his regret that certain matters compelled his absence until noon. I am hoping, however, that we shall have Mr. Laid-

law with us on a number of occasions during the sessions. Surely with all the boundary lines wiped out of existence and a complete and definite fraternity established between the two countries, the great movement of fire prevention must make progress.

**Mr. Mallalieu:** May I just say that it is the wish of the National Board of Fire Underwriters that the imaginary boundary line between Canada and the United States be blotted out entirely, even from our minds, and that we are ready right now to be styled: "The National Board of Fire Underwriters of North America." If it will help you in the furtherance of your work in Canada let me assure you that we are always ready to co-operate with you to the fullest extent, as we are with any body of men engaged in the work of fire prevention in any part of the globe.

**President Fleming:** That is very fine. That has always been the spirit of the National Board of Fire Underwriters.

The next order of business is the report of the Committee to Co-operate with the Federal Government. Mr. W. E. Mallalieu, General Manager of the National Board, New York, is the Chairman of that committee, and for the benefit of those members who do not know Mr. Mallalieu, let me say that he has been the General Manager of the National Board for many years. He has done marvelous work in the field of fire prevention. It was Mr. Mallalieu's thoughtfulness at the beginning of the war that relieved the United States government from the almost impossible task of compiling a complete list of the industrial assets of the country from which we have come, and placed at the disposal of the government at a moment's notice records which were otherwise unobtainable in less than three or four years of hard work.

#### **REPORT OF COMMITTEE TO CO-OPERATE WITH FEDERAL GOVERNMENT.**

**Mr. Mallalieu:** Mr. Chairman and members of this Association, I fell prompted to apologize for the appearance of any report on this subject because we have done practically nothing. You will recall that in May last your good Secretary jogged my memory of the fact that I was the Chairman of this committee appointed to co-operate with the federal government, and I at once got in touch with you and as the result of the correspondence that passed between us concluded it would be better not to do anything at this time. That was in May, 1919.

There had been some discussion in January, when you were in New York, as to the work which was then in contemplation by the Bureau of Standards, and also a number of engineering societies. We thought it better—you, Mr. President, Secretary Gamber, and myself—to wait until we could ascertain whether the Fire Marshals' Association of North America would dovetail with the various engineering societies. They have not progressed as anticipated. Only one society has endorsed the movement, and it does not seem to be the proper time just now for the Fire Marshals' Association to place itself on record as being a party to what they plan to do.

**President Fleming:** I might say this was very thoroughly discussed, and it was the judgment of all concerned, knowing the facts as they existed and the development stage of certain activities, that this committee's work should be passed for the time being.

The next order of business is the report of the Committee on Membership, the Chairman of which is Mr. F. R. Morgaridge of the National Board, New York.

#### **REPORT OF MEMBERSHIP COMMITTEE.**

**Mr. Morgaridge:** It affords me considerable gratification to submit this report of the Committee on Membership, although the committee as a whole had very little to do with the increase in the membership of this Association. Some of us perhaps rather questioned the advisability last year of including the President and Secretary as ex-officio members of each committee, and I presume there was some doubt in the minds of most of us as to whether it might not be better to pass these things around among the members as far as they would go. Some, however—and they represented a majority of the membership—deemed it advisable to have the President and Secretary of this Association as ex-officio members of each committee, and fortunately their judgment has proved sound, and I am able to submit a report. The committee has not been very active. We have had a very great deal of correspondence with the officers of the Association and with each other in connection with increasing the membership, and Mr. Gamber has informed me that there are twenty-six active members in good standing and thirty-three associate members today, as compared with twenty-three paid-up active members and only four associate members a year ago. This increase in the associate membership is due to

the activity of the Secretary-Treasurer of this Association, assisted to some extent, I presume, by the President, in placing the proposition of affiliation with this Association before fire prevention people all over the country. I think the Secretary asked you to submit the names of prospective members and when these were received blanks were sent out, accompanied by invitations to join our Association. That has resulted in the material increase we now have in the associate membership.

The other day I received a letter from the State Fire Marshal of Connecticut who said his department would be represented here today, and that he was anxious to become identified with our organization, and I think everyone concerned is desirous of becoming identified with us as soon as we get into close touch with them. Yesterday, however, I received another letter from the Deputy Fire Marshal of Connecticut, saying that Mr. Egan had been taken away on important business and that he had delegated his deputy to represent him here. I think we can get all the states to join, where they have Fire Marshals, if we communicate with them and invite them to do so.

**President Fleming:** We are very glad indeed to have heard the remarks by Mr. Morgaridge. I may say that both Secretary Gamber and myself are always ready and anxious to help any committee to the fullest extent of our ability.

Moved by Mr. Reade, seconded by Mr. Bell, that the report of the Committee on Membership be received and printed in the proceedings of this convention. (Carried.)

**President Fleming:** The next order of business is the report of the Committee on the State Building Code. The Chairman of that committee is Mr. George H. Nettleton, State Fire Marshal of Minnesota.

#### **REPORT OF COMMITTEE ON STATE BUILDING CODE.**

**Mr. Nettleton:** In submitting to the Association the report of your Committee on State Building Code, it is our desire at the outset to assure you gentlemen that we very early realized the enormity of the task and the importance of the duty that had been assigned to us. The committee further appreciates the fact that its membership was not selected because of its engineering skill or expertness on standards or building construction, and as the committee made progress it continued in its appreciation of its inefficiency. We hold the opinion, however, that after the exhaustive study and research made during its progress, that

it perhaps realizes its own weakness better than the members of your Association.

Shortly after the appointment of the committee by your President, it organized and held six meetings, at which were present Messrs. Friedley, Gamber, Kubasta and Nettleton.

Due notice was given by the Chairman of meetings to all of the membership thereof.

Realizing that the work before the committee was one of great importance, it invited attendance on behalf of such organizations and individuals as would be best able to give expert advice and counsel.

The committee at first held to the opinion that a uniform code might be prepared which would be suitable to cities, differentiating in population and in building construction, and thereby preparing a code to be divided in three sections applicable to three classes of towns, to-wit:

Towns of 5,000 and less;

Five thousand to 20,000;

Twenty thousand and over.

However, after considerable discussion this was deemed inadvisable, and it was the unanimous opinion of the committee that a code applicable to all classes of cities be recommended. Where the recommendations of the committee do not meet the requirements of larger cities, such cities could by adopting the recommendations of the committee and adding to the same, meet their individual requirements. Such action has already been taken on the part of such cities as Chicago, Milwaukee, Minneapolis, St. Paul and many others where a more drastic and detailed code affected by conditions is required by ordinances under the supervision of local building inspectors.

In submitting our recommendations of the code, we beg to state that the committee gave consideration to the several building codes now in use and operation, and it was the unanimous opinion not only of the committee, but of the architects and engineers who appeared before the committee, that the most complete, effective and applicable code at present in operation was the code prepared and adopted by the Industrial Commission of Wisconsin.

Therefore, the committee recommends that the Wisconsin code be adopted by the Fire Marshals' Association of North America as a base, and submits for your consideration and criticism a copy of the above code, with the alterations and amend-

ments suggested by the committee. For convenient reference the order numbers of the original code have been retained.

The committee would also recommend that after adoption of the code it be made operative not through statutory provision, but that the statute delegate jurisdiction and authority for the enforcement of such code to some commission or department, preferably the Fire Marshals' department, and that such authority might be in the following language:

"It shall be the duty of the department or commission, and it shall have full power, jurisdiction and authority to ascertain, fix and order such reasonable standards, rules or regulations for the construction, repair and maintenance of places of employment and public buildings as shall render them safe."

It further recommends where it is impossible to secure such legislation as is necessary to make the code submitted effective in any particular state, that the Fire Marshal of that state use the code as a guide in arriving at certain standards which the Fire Marshal may be called upon to establish, and in this way the code if adopted by the Association will in a measure eventually become recognized as standard.

The committee wishes to express its appreciation and extend its most hearty thanks to the Industrial Commission of Wisconsin for its courteous co-operation and to Messrs. Ira H. Woolson, Consulting Engineer, National Board of Fire Underwriters; William S. Boyd, Electrical Division, National Board of Fire Underwriters; F. E. Davidson, Consulting Architect, representing the American Institute of Architects; S. J. Williams, representing the National Safety Council; H. B. Wheelock, of Wheelock & Shank, Architects, Chicago; E. R. Townsend, of the Western Engineering Bureau, Chicago, for their valuable advice and counsel.

The committee has had submitted to it and had under consideration certain recommendations, among which are the findings of the Building Material Division of the War Industries Board. These suggestions are valuable, but have not been included in our recommendations for the reason that it was the desire of the committee to first secure something tangible in the way of a proposed code, and that such code can be amended during the coming year through your new committee.

Your committee further recommends that suitable and proper ordinances be adopted by cities and villages providing for

fire limits, the construction and equipment of buildings, regulation of garages, inspection of premises by Fire departments, cleanliness of alleys and the burning of refuse. Reference is respectfully made to the ordinances as suggested and adopted by the National Board of Fire Underwriters and the National Fire Protection Association, edition of December, 1913. For cities and villages of small population, reference is made to suggested ordinances as drafted by the National Board of Fire Underwriters, edition of 1914. Any and all of such suggested ordinances can, of course, be improved upon, amended and drafted to suit local conditions.

In submitting this report and the tentative draft of the code, your committee begs leave to state that it has not included therein provisions relative to sanitation, ventilation or lighting. These subjects have not been omitted as non-essential, but have not been touched upon for the reason that it was deemed advisable to first mark progress as to a code providing for regulations as to building construction from a fire hazard and safety standpoint, and further, because in many of the states the Fire Marshal's and State Health departments are not sufficiently conjunctive. This is a matter which we trust will receive discussion and attention at the hands of this convention.

In conclusion the committee wishes to again place particular emphasis on the fact that it feels that the code submitted is far from perfect, and that the work of the committee be considered only as a beginning and a foundation as to certain standards which it appreciates can be enlarged upon and improved by the committee for the ensuing year.

Respectfully submitted,

GEORGE H. NETTLETON,  
JNO. G. GAMBER,  
F. W. KUBASTA,  
H. H. FRIEDLEY.

In connection with this report. I wish to say that while the committee has not accomplished what we hoped we would, a lot of hard work has been done, as will undoubtedly be realized when the discussion on the code takes place.

I would like to move that a special time be set for a hearing on this code during this convention.

**Mr. Foster:** I second that motion.

**President Fleming:** You have heard the report by the Chairman of the Committee on the State Building Code, and

also the motion made. What is your pleasure? (Motion carried.)

I think you will agree that we owe Mr. Nettleton and his committee a special vote of appreciation for the splendid work they have accomplished so far. I do not know of any committee which was more active throughout the entire year than the Committee on the State Building Code.

I am going to ask Mr. Nettleton, as the Chairman of that committee, to choose a time for the hearing on the code, and any of those who have not had a copy of the Wisconsin building code should secure one at the desk and look it through. If you will let me know a little later, Mr. Nettleton, the time you select for the hearing, I am sure we can call upon Mr. Booth, the National Board's engineer, to help us.

The next order of business will be the report of the Committee on Standard Hose Couplings. Mr. John S. Horan, Fire Marshal of West Virginia, is the Chairman of that committee.

**Mr. Horan:** It was deemed impracticable to secure a meeting of the committee prior to the assembling of the convention at Toronto, and for that reason I have requested that the matter be allowed to go over for a short time.

**President Fleming:** We shall be glad to receive your report at a future time.

The next order of business is the appointment of special committees, and these committees will be announced just before the noon adjournment.

We will pass now to the next division of our work:

## **CO-OPERATING AGENCIES IN FIRE PREVENTION.**

The first item under this heading is: "The Active Agency in Eliminating Fire Waste," by Mr. W. A. McSwain, State Fire Marshal of South Carolina. As Mr. McSwain is unable to be present, Mr. Anderson of the Illinois department has kindly undertaken to present the paper.

## **THE ACTIVE AGENCY IN ELIMINATING FIRE WASTE.**

**Mr. Anderson:** In discussing the topic "The Active Agency in Eliminating Fire Waste," if I am obliged to follow the definite idea suggested and point out the single active agency in this proposition, I find myself in the position of the negro applicant for a position as letter carrier in his local post office.



He was being examined and the question was asked him, "State the distance between the earth and the moon." He replied, "Boss, if you gwine to put me on that route I resigns the job right now." With your kind indulgence I may be able to make a few observations in the plural concerning the topic mentioned.

There are a number of agencies active in the elimination of the fire waste of this continent. The best minds of the country have been struggling with this problem for several years, with the result that we have many devices for detecting and stopping fires after they start. Every Fire Marshal knows the wonderful saving that has been accomplished in preventing heavy loss by fire in buildings that are sprinklered and otherwise equipped to retard the burning of the premises. Local Fire departments are being improved in man power and equipped with every device known to the minds of present day fire fighting engineers in order that their efforts to prevent the spread of fire may accomplish greater results. States have not been unmindful of the situation, legislatures and municipal governments have enacted into law building codes and other preventive measures which have for their main purpose the safeguarding of lives and property, but such rather leaning toward measures referring to conditions after than before.

These agencies have accomplished much good, yet, with the strenuous efforts of individuals, of Fire Marshals, of Fire departments, of states and municipalities, there has been very little reduction in the fire waste of North America. Why? Is this great waste of life and wealth due to the fact that the citizens of the United States and Canada are not aware of the situation, or is it because our citizens are uninformed as to this great loss of life and property? Most certainly the people are awake to the situation! Most certainly every man, woman and child of this great country is deeply interested in every life that is lost and in every dollar that is destroyed by the fires which are occurring every minute of the day and night. What, then is the reason improvement in the elimination of fire waste is so small? Is it not due to the fact that so very few persons ever know of these occurrences, due in a large measure to the enormous area of the continent and the lack of proper interest? What proportion of the business men of this country ever read any part of a newspaper except such as refers to his particular hobby or business? What proportion of the busy housekeepers read about fires that destroy the lives of children and reduce to ashes within a few minutes the hard earnings of a life-time invested in the

home that burned? It has been accurately ascertained that the largest proportion of the fires occurring in this country are due to what we term carelessness, or, to put it in other words, after a fire has occurred we have determined that it could have been prevented by the exercise of due diligence on the part of the owner or occupant.

Our experience as nations and as individuals during the last three years is filled with examples worthy of our highest commendation and emulation. We have learned that we could accomplish with proper effort that which at the first suggestion seemed impossible. We have to some extent learned to practice thrift and economy. We have done that which our enemies thought we could not do. During the last two years Fire Marshals have learned many valuable lessons and, as the result of such experience, many agencies have been called into activity for the elimination of the fire waste of North America.

One of the most striking examples of what may be accomplished in the elimination of fire waste is found in the experience of the United States government in the housing problem in connection with the World War. Our government found it necessary to build many communities entirely of frame construction, to be occupied as dwellings and dormitories. These buildings were occupied largely by men from every section of the country. The occupancy of these frame dwelling cities ranged in population from 60,000 men down and each such building in these cities was equal in hazard to that of a frame hotel. The frame hotel is regarded by fire underwriters as especially hazardous. In many instances insurance companies decline to accept liability on frame hotels, so that we find the government in this comparison confronted with what is known in underwriting circles as a special hazard. Yet, without automatic sprinklers, and in many known cases without adequate water supply, the actual loss of property in connection with this class of risk has been practically nothing.

What lesson do we learn from this experience of our government? (We appreciate that this is hardly a fair comparison, but the fact emphasizes the lesson that we wish to impress). It is that if there is one agency more active than another in eliminating fire waste it is that of careful and systematic inspections with prompt removal of any condition found to be unsatisfactory. Of course the government by reason of its military organization was able to exercise a more rigid system than could probably be made effective in civil life: at the same

time, it should convince us that this is the agency that we should encourage and emphasize as the most desirable means for curtailing fire waste. The city of Charleston, S. C., has for many years enjoyed a most favorable record with respect to the fire waste, due in no small degree, if not entirely, to the activity of the Chief of its Fire department, who has given forty-two years of his life to this department and has made the matter of fire prevention his main study. His explanation of the record made for the city in which he lives is a system of careful and systematic inspection of buildings, with prompt removal of all conditions found to be unsatisfactory. The value of inspections in the matter of eliminating fire waste is further evidenced by the activity of Fire Marshals in many states and provinces of this continent in inaugurating campaigns for cleaning up and encouraging good housekeeping, but devoting to this work anywhere from one day to one week in the year. Of course one day a year devoted to this work is better than none, but two days is much better and one inspection a month highly desirable, while an inspection of his own property by each individual at least once every day is the most desirable of all and would accomplish the best results. The value of such work is recognized by state and municipal governments in providing and enacting laws which have for their main purpose the safeguarding of lives and property against the ravages of fire waste, yet all regulations up to this time seem to be lacking in respect to the great importance of frequency in such inspections.

The agency I have briefly referred to needs to be improved, and that I believe by arousing public sentiment to the point where we are able to bring to the attention of every citizen of North America the necessity of the situation as we see it, and we think it is perfectly safe to assume that every citizen, and more especially those who are property owners, whose property is subject to destruction by fire, is willing and even anxious to co-operate to protect himself from the ravages of fire when the matter is brought to his attention in the proper light and with sufficient frequency until the lesson is indelibly impressed. I am also convinced that the masses of our people must be aroused along this line in order that we may have willing and active co-operation to obtain the results desired. How to go about such a campaign for arousing public sentiment in favor of the elimination of fire waste is the question.

In looking over the fires occurring in the United States in 1917 we find that 65% of them started in the homes of the

country. In other words, out of a total number of 356,896 fires occurring in 1917, the number of fires originating in dwelling houses was 232,021. Now, since we know that so large a proportion of the fires start in the homes of the country, is not this a splendid opportunity to enlist the mothers and children in this great agency of eliminating the fire waste by careful and frequent inspections with prompt removal of any unsatisfactory condition? Can you imagine a more fertile field? Every mother is interested in the life and welfare of her children, every wife is interested in safeguarding her home, the children are equally interested in anything that interests the mother. If we can arouse the mothers and children and housekeepers of this country to an active campaign against fire waste, it is clear that we will reach 65% of the places where fires begin. I believe that next to the fireside the best avenue through which we may reach the mothers and children is the public schools of the country. If the school officials and teachers throughout this great continent had this great question well fixed in their minds and hearts, and in turn imparted it to those intrusted to them for training, such an agency would arouse a public sentiment that would be irresistible in its force.

When the sober, constructive thinking people of this country agreed that John Barleycorn had wrecked enough lives, a movement was immediately started to arouse public sentiment against its ravages to the extent that in a remarkably short space of time there was scarcely to be found in all this broad land a man, woman, or child, that did not know of the campaign that was being waged to put the demon rum out of business. What do you think of such a campaign as an example of what should be done with respect to the fire waste of this country? Such a campaign should receive the full accord and co-operation of every individual. Surely there could not be found as many friends for the fire demon as was the case with the whiskey demon. It seems safe to assume that the fight against unnecessary fires will be easier and shorter if we go about the matter carefully and systematically. To inaugurate such a campaign would require careful study on the part of interested and experienced persons. It is with much satisfaction we note that in some states the good women have already taken this matter in hand. The women of North Carolina have organized for the purpose of arousing the sentiment to which I have referred. South Carolina is planning to have the message of fire prevention by means of careful and systematic inspections car-

ried to every child in the public schools, and we hope that in turn the message may reach the mothers and fathers around the fireside. To reach every person with this message is an enormous undertaking, but it can be done if we go about it in the right spirit.

I am firmly convinced that great publicity and co-operation along this line will in a very short space of time begin to show results. I am inclined to think that every Fire Marshal has done his very best to inform the citizens of his community in this respect, but what seems to be most desirable is that the matter of publicity with respect to arousing a sentiment in favor of the elimination of fire waste be considered by this convention and a committee appointed to arrange a plan of publicity, suggesting the literature to be used, so that every Fire Marshal in every state would be using the same message with the same end in view, and thus have it echoed from one end of the country to the other, so that it would come to the attention of every citizen. Every man, woman and child would become vitally interested and an active agency in this most important work of safeguarding lives and preventing suffering on account of the ravages of uncontrolled fires, to say nothing of the property values involved.

To sum up, there are many active agencies interested in the elimination of the fire waste. These agencies have been successful in reducing the fire waste to some extent, yet there is need of a much greater, stronger force. Such a force seems to be the arousing of public sentiment to such an extent as will insure the co-operation of every individual in the matter of careful and systematic inspection for the purpose of eliminating careless fires. Such a public sentiment can only come as a result of a careful and systematic educational campaign conducted by those who have been trained in the matter of preventing fires.

**President Fleming:** I will now call upon Mr. H. H. Friedley, State Fire Marshal of Indiana, to lead the discussion on this most excellent paper.

#### DISCUSSION.

**Mr. Friedley:** Mr. President and members of this Association: I would like to take just a moment to emphasize one or two points made in the splendid paper read by Mr. Anderson. One is the question of better building. As an illustration good building and bad building, I would like to mention that in 1900 year

1906 I was sent to San Francisco to adjust insurance losses for the North American Life Insurance Company and while in that then stricken city I found that the government buildings, which were built properly, had survived the catastrophe without a crack in windows or walls, while just across the corner the San Francisco city hall, which had been built by labor unions and graft—I am not saying this disrespectfully to labor unions—fell down until there was not one brick left upon another. The government suffered no loss either by water or by fire in any government building in the city of San Francisco. In fact, I do not think there was \$5,000 loss in any of the immense buildings erected by the United States government and the immunity which those buildings enjoyed was solely due to the fact that they had been properly constructed.

I do not think the Fire Marshals of the United States and Canada can further the interests of fire prevention more effectively than by insisting that architects, builders, contractors and owners build their buildings in the future better than they have in the past. I would ask the members of this Association who are interested to visit the old custom house building, situated at the southwest corner of Yonge and Front streets in this city, and examine the construction of that building, which is now in process of demolition. I think they will find that that old building is better built than many of the private buildings that have been built in this city since that time. It is by the enforcement of proper building construction that the lessening of fire hazards is obtained.

Another important point is the inspection of risks. There can be no better inspection in our ordinary cities than that made by the Fire department. I believe that when a fireman is employed to fight fires he should at the same time be charged with the duty of preventing fires as much as possible instead of sitting around the fire house waiting for a call to go and put a fire out. What is being done in our fire-fighting departments now? Let us get down to practical Fire department politics, if you wish, and what is the usual result? When the appointing power changes the Fire Chief usually changes unless the latter is an extraordinarily strong man. The politicians who have been instrumental in putting the Mayor in office get busy and try to get their friends into the Fire department, and they sit around and wait for a fire instead of going out every day inspecting and cleaning up the city and putting it in a proper condition to prevent the outbreak of fires.

When the Fire departments all over the country adopt the latter practice they will prove far more valuable in the matter of fire prevention than they are at present.

Another agency that should be used is the insurance man. We have the National Board of Fire Underwriters working in season and out of season for the prevention of fires. Why should we not use the men they use, the inspectors they use, the men that are hunting for profits for companies and who are daily inspecting risks in towns and cities? Let us get closer to them in a way that will ultimately show results in preventing fires. They have no jurisdiction except to say: "If this risk does not suit my company, if it does not conform to my judgment as to the hazard, I can retire the liability of my company," but just there is where the matter should be reported to the Fire Marshal and he should bring whatever power he possesses as a state official to bear on the place which has been reported. When that system of co-operation with the insurance interests is established I think we shall more closely approach the high standard set by the National Board.

**President Fleming:** We are very glad to have received this message from Mr. Friedley of Indiana.

I will now call upon Mr. George H. Nettleton, State Fire Marshal of Minnesota, to continue the discussion on Mr. McSwain's paper.

**Mr. Nettleton:** I do not know whether there is a time limit to this discussion. I was not here when it started

**President Fleming:** The general papers will be confined to fifteen minutes and the discussion to five minutes, and I know that any person who passes beyond the limit prescribed will not feel in any way hurt when he hears the gavel.

**Mr. Nettleton:** When I first entered the Fire Marshal's office I had an idea that one of the most important duties of the Fire Marshal was the investigation of arson and we started work along that line, securing some favorable results. Before many months, however, I came to the conclusion that the best way for the office to serve the people of Minnesota was by developing a more efficient and systematic inspection service and by carrying on a more extensive campaign against needless fire waste.

Already this year our department has made more inspections than were ever made before in any one year. We have condemned more buildings than were ever condemned before

in any one year. In one town of about 3,000 people we condemned 40 buildings in one week. Many buildings have been condemned in the cities of Duluth and Minneapolis. In the city of St. Paul whole blocks have been ordered down and the orders complied with. But our department has only nine field men to carry on this work and we have realized that we cannot accomplish what we hope to in Minnesota with the small force, so we are organizing local fire prevention committees in every town of the state with a population of 1,000 or more. Our object is to establish in each town a small group of men who will take an active interest in fire prevention work. Such committees will be called upon to make inspections once a month. They are furnished with inspection blanks for that purpose by the department. These blanks are issued in duplicate and contain a request for the owner of the property to clean up and put his premises in safe condition.

When we send a man into a town to organize a committee he first calls upon the Mayor and the Fire Chief, stating his mission, after which, accompanied by the Fire Chief, he makes a general inspection of the town and later in the day, if possible, the City Council is called together and the plan is explained to them in order that their support may be obtained.

Another object in the creation of these local fire prevention committees is to get closer co-operation between the Fire departments and the Fire Marshal's office. The need of such co-operation has been keenly felt for some time as in the past we have sometimes asked a Fire Chief to inspect a risk or make a re-inspection of one and he would not have the time to look after it.

By interesting local business men in fire prevention, through their influence we are able to interest city officials in providing better equipment for the Fire department and when we can show the Fire Chief and his men that we are making an effort to improve conditions for them, we have little trouble in securing their co-operation.

Later on our deputies go into a town and make inspections with the local committee and in the evening a fire prevention meeting is held in the town hall.

We are also going to organize in September a Fire College which the Fire Chiefs and firemen from throughout the state will be invited to attend. That will also help to secure closer co-operation between the Fire departments and the Fire Marshal's office.



Another matter of importance is that of publicity. Mr. McSwain in his paper has recommended that the various Fire Marshals work along the same line in publicity work. I think this would be a good plan and believe that among our standing committees we should have one to be known as the Committee on Publicity and Education.

The object of this committee would be to prepare articles on various subjects pertaining to fire prevention and then send out bulletins containing these articles to all Fire Marshals. In this way subjects covering special hazards and how to overcome them would be given special attention and in this way we would be working together and concentrating our efforts in the matter of publicity.

**President Fleming:** The next item on the program is entitled "Good Citizenship," by J. S. Darst, Insurance Commissioner of West Virginia. I understand Mr. Darst has requested Mr. John S. Horan, the State Fire Marshal of West Virginia, to take care of the paper for him.

### GOOD CITIZENSHIP.

**Mr. Horan:** Mr. President, it was at the request of Mr. Darst that I attempted to prepare a short paper on the subject assigned to him, and when he made the request I did not anticipate any great difficulty in writing an article that perhaps might be acceptable. I found, however, that it was almost impossible to cover such a broad subject adequately without encroaching on the rights of other subjects that had been assigned, and it seemed necessary to confine it to glittering generalities. Proceeding on that theory I soon found that "all that glitters is not gold."

The subject, "Good Citizenship" is one so broad in its comprehension that it can be considered at this time only in its application to matters for the discussion of which we are gathered here in this great sister city of the north.

In order that one can be classed as a good citizen perhaps the most pertinent query would be, "What is his attitude towards his fellow man?" It is not a question of wealth, high public office or popular acclaim. The most humble person may qualify as a better citizen than one whose path is trod by those high in power and standing. Too often emphasis is placed upon the rights of citizenship with no reference to the duties necessarily entailed therein. And in addition to this laxity, in as-

serting their own rights, individuals are prone to go a step farther and encroach upon the rights of others. One can be safe in asserting that if sufficient regard is given to the rights of others, both rights and duties will form a blend making a citizen who can rightly be classed with Abou Ben Adhem and placed at the head of the list.

Let us first consider the man who has no criminal tendencies and yet can not be classed as a good citizen, although he would indignantly refute such an accusation, and would no doubt have the loyal support of his friends and neighbors in the event that it was made. He may be honest within the strict interpretation of the term, liberal in charitable donations and a kind and thoughtful husband and father. His personal habits may be above the slightest reproach, and in every way be considered of exemplary character. And yet, unconsciously perhaps, he has failed in the crucial test.

The above has reference to what is generally considered the most vital question affecting the prevention of fire: personal responsibility. When this point is brought home effectively and conclusively by methods of education and by statutory enactment, an immediate and wonderful reduction in the large and unnecessary fire waste in this country will be noted. No person will permit a neighbor to keep a savage or dangerous bull dog on the premises. By the same token, in the event of contagious or infectious disease, a strict quarantine is maintained and provided for by law. Why, then should that same neighbor permit a condition to exist on his property which not only endangers your possessions, but the very lives of your loved ones? When this phase of the situation is placed squarely up to a property owner where dangerous fire hazards exist, nine times out of ten he heartily agrees and becomes a fire prevention enthusiast whose sincerity will not wear out.

It is utterly impossible of course, to reach every one by a personal interview. By means of the press, however, and other channels of education and information the idea of personal responsibility can be permanently impressed upon the minds of the people. We are also making an effort in West Virginia to have the subject "Fire Prevention" taught in our public schools. At the last session of our Legislature when a new school code was enacted, we tried to secure a provision making it one of the subjects to be taught. However, it was thought best by the Department of Schools to handle this matter through the state board which prescribes the course of study. We hope

to secure favorable action by the board and if this is done a very short space of time will demonstrate the effectiveness of such work. In order that it will appeal to the children compositions and essays can be written and prizes offered for the best work. As it has well been said, the children of today are the men and women of tomorrow. In addition to improvement in penmanship, spelling and expression, they will be fitting themselves for the role of good citizens.

The most effective demonstration of individual responsibility occurred in the city of Cincinnati, Ohio, during the month of April, 1919. From the 12th to the 20th of that month the city was without adequate fire protection on account of a strike in the Fire department. Warning was given throughout the city apprising the citizens of the situation. So well did each individual discharge his obligation and responsibility that for the entire period of eight days the fire loss amounted to only \$500 as compared with \$20,676 for the same week the year previous. The average daily fire loss had been over \$2,000 and according to that ratio practically \$16,000 was saved in the city by the exercise of good citizenship.

Insurance is indispensable to the success of any business. Credit, the foundation of business, is based upon insurance and is as necessary as the breath of life. Let us assume, however, for the moment that all insurance throughout the length and breadth of the land was cancelled. The rather startling statement follows that the fire loss would instantly be reduced by a conservative estimate at least three-fourths. I do not refer to incendiary fires in the assertion above. The insured may not have a criminal intent, but his sense of responsibility is lulled to sleep by the thought that he will suffer no monetary loss by reason of destruction of his property by fire. Therefore, it necessarily follows that personal responsibility is the key to the situation.

In the investigation of fires of suspicious origin each year sees added co-operation between the Fire Marshal departments and the people. The expression when an incendiary fire for profit occurs, "He has sold out to the insurance companies," has now become obsolete and the truth is known that the insured has sold out to the public. For our fire waste is actually paid in the last analysis by the purchaser of merchandise, etc., to the cost of which the expense of insurance is added, the insurance companies being merely distributing agencies. Our citizens are becoming aroused to the fact that an unnecessary fire loss is not an individual misfortune but a public malfeasance

as well. This point of view has in the last few years been presented broadcast and we may well hope to reap the benefit in good measure.

As an example of indifference to matters of vital importance, I desire to cite the recent election held in Charleston, West Virginia, upon the question of issuing one million dollars worth of bonds for civic improvement. As the city has only a population of some sixty thousand, it can readily be seen that it was a matter of even greater importance to the residents of the city than would be the case if there was a larger population. Of the total votes registered, less than one-fifth took the trouble of going to the polls and registering their approval or disapproval of the plan. While the issue carried by a large majority of the votes cast, and properly so, inasmuch as it means improvements for the city, including additional fire equipment, this is merely an instance in which the people failed to take an interest where they are directly concerned. It is lethargy that we have to fight in all cases affecting public interest rather than vicious interference. This is especially true in arousing sufficient interest to make fire prevention effective. After all is said and done we come back to the fundamental principles of the rights and duties of citizenship. The people must not only be aroused to the benefits derived from preventing unnecessary fires, but to their plain duty in this respect.

We need feel but little apprehension for the safety of our institutions and ideals from our native born citizens. With one notable exception one of the most remarkable phases of our national life, and one which has contributed so largely to our material welfare, has been the adaptability of citizens of foreign born parents. Not only have they proven themselves amenable to our laws and customs, but the recent vital conflict has shown conclusively that in their breasts burns a patriotic fervor second to none and is a guarantee of our future welfare and success. And this is as it should be. What more could any immigrant ask who reaches our shore, honestly seeking to better his welfare, than the wonderful opportunities presented to him. The laws of our country reach out and envelop him with all protecting arms. He does not have to serve an apprenticeship and his children have the same rights as the descendants of those who came over in the Mayflower.

I can have no patience, however, with those who seek sanctuary in the new world, and instead of taking advantage of the new measure of freedom and opportunity, attempt to change lib-

erty to license, and bring chaos and ruin upon our fair land. They can not be sincere in their protestations of love for their fellow man, and in their pretense of trying to better his condition. On the contrary they are usually imbued with selfish, sinister motives and in loosening unbridled passions of mankind and the utter overthrow of all law and order, believing that they themselves will reap the benefit at the expense of their poor misguided followers. These so-called leaders and propagandists are more dangerous than the vilest criminal paying for his misdeeds surrounded by penitentiary walls. They are guilty of the lowest form of treason and should be dealt with accordingly and with the greatest possible dispatch. In fact I can conceive of no greater punishment than to send them back to the land they came from and there throughout the rest of their lives dwell upon the great truth, that liberty always must be based upon self-sacrifice. In the dark ages of the past, before the commonwealth was even considered, each man was supreme in his individual actions, this same point of view being accepted by all. Might was right, and law and order did not exist. The very foundation of our civilization is based upon the greatest good to the greatest number. Each must contribute his part and relinquish some of this untrammelled freedom for the benefit of the whole as a community.

**President Fleming:** I am sure there is no subject of greater importance in this period of unrest than the subject of good citizenship.

I have much pleasure in calling upon Mr. William M. Campbell, State Fire Marshal of Louisiana, to lead the discussion on this paper.

**Secretary Gamber:** Mr. Campbell is not present.

**President Fleming:** Then I have pleasure in requesting Mr. Edward A. Haggerty of Louisiana to take Mr. Campbell's place.

## DISCUSSION.

**Mr. Haggerty:** There is one point in Mr. Horan's paper upon which I think special emphasis should be placed in regard to the development of good citizenship and that is education.

The fundamental principle of citizenship is this: The citizen is only a part of the whole and hence he cannot stand aloof and lead a selfish, independent life, but must subordinate his rights and activities to the common good and co-operate in every worthy enterprise that tends to promote that common good. The

life of a good citizen, therefore, must be not merely one of approbation, but of active participation in the affairs common to all. Government is a co-operative enterprise in which each person has rights and obligations.

The foundation of good citizenship must contain these three elements: Education, recognition of civic rights and responsibilities and industry. Education, all should admit, must take precedence of all things else, for it is the lack of this that constitutes the radical defect in our citizenship. Education, comprising as it does the training of the two noblest faculties of the citizen, his mind and will, or the intellect and moral side of his character, prepares him for the fulfillment of the other two requisites. Without the intellectual development he will lead an animal life rather than a reasonable one and without the moral development he will never learn to recognize the rights of his fellow citizens and his responsibilities before God and man. One of the most beneficial results of the World War has been the revelation before the eyes of the world of the absolute necessity of education for good citizenship. The citizens who contribute least to the social uplift and do most harm to the community are those who are only poorly educated or not educated at all. So, the very first step in promoting good citizenship must be one in the direction of backing up and furthering in every possible manner the facilities for putting the means of education within the reach of the citizen.

Our schools should be for the training of citizenship, yet practically no attention has been given to the many problems that tend to social welfare except that the present training consists in the establishment of moral principles, but what is needed is definite instruction so that young citizens may have a clearer idea of what civic life requires and a more definite knowledge for the performance of civic duties. The great majority of our children leave school before attaining the higher grades. Therefore, civic instruction should be introduced in the rudimentary classes. In these classes instructions should be given in questions of such vital importance as fire prevention. The study of fire prevention will contribute in a large measure to good citizenship, for it preaches the habits of thrift and the habits of carefulness.

United States Commissioner of Education Claxton, in the introductory of "Safeguarding the Home Against Fire," says, regarding good citizenship:

"When we come to the question of fire prevention, there are three main points to consider. First, a good citizen will try in every way to avoid being a cause of danger through permitting any of the practices that we have been warned about. Second, he will remove all dangerous conditions that he may find in his own home, and, third, he will train himself to recognize dangerous conditions in the community and will use his influence both to have them removed, and to educate others to habits of carefulness."

**President Fleming:** I will now call upon Mr. F. W. Kubasta, Assistant State Fire Marshal of Wisconsin, to continue the discussion on "Good Citizenship."

**Mr. Kubasta:** Mr. President and members: I assume I have been assigned to continue the discussion on this subject because I hail from the state of Wisconsin. We know that during the past few years Wisconsin has been somewhat doubted and so I have drafted my argument in the form of a paper which I will now read.

Citizenship is what we would make it or have made it. Each person to a certain extent must set as his own standard not only such qualifications as he expects on the part of others, but as to his own qualifications for citizenship. In other words, he should himself maintain the standard which he requires of his fellow citizens; there is little question but that his own percentage of citizenship will be materially increased.

There are good citizens who realize the responsibility of citizenship in times of peace as well as in times of war, when emergency calls for our best. Disloyalty can be practiced even when a crisis does not exist.

Our patriotic forefathers of 1776 set a standard of citizenship that all might follow. I have been strongly inclined for some time to the opinion that we of the United States have held the privilege of citizenship too lightly and that until recent times those who have taken the oath of full naturalization did not fully understand its obligations and responsibilities. In a part, this has been the fault of those to whom have been delegated the authority of administering and bestowing such rights of citizenship. Not long since, I happened in the office of the clerk of court of a large city of one of our prosperous states and beheld a long line of men appearing before the administering officer. Most of the emphasis was placed on the \$4.00, the income

of the clerk. Is not the applicant who comes to us with a limited education very apt to feel that the almighty dollar is, after all, the most important feature in citizenship and that he who acquires the wherewithal is the successful citizen?

Then, too, there is that class of citizen who feels that the saving or accumulation of earthly things is above everything regardless of cost to others. I might refer you to an instance which occurred in the investigation of a case through our department. A certain, long, cadaverous individual who was renting a farm and had accumulated some little personal property thereon disposed of most of the personal belongings, after having first secured a fairly decent policy of fire insurance. He then proceeded to burn the buildings about the hour of midnight. Being an individual of a saving disposition he walked a distance of eleven miles and, after having awakened the cow from her slumbers, milked her and then proceeded to burn the barn and the cow. This is not what we would call a good citizen and to-day he is reposing in our state penitentiary.

Citizenship was recently tested in the supreme conflict of the ages, which was democracy's first concerted attack upon satrapy and peremptory privilege. Today all those who are privileged to live within the confines of this great nation, have an opportunity of choosing one of two classifications to which they may belong—those who are for the government and those who are against the government. Loyalty cannot be a matter of percentage. One cannot be 99% loyal. The poison of disloyalty is so venomous and contagious that one must be either all red, white and blue, or yellow. The government of the United States exists and has grown great because of the spirit of its founders and its citizens in patriotic and loyal devotion to the principles of liberty and freedom. With a half-hearted conviction and lingering doubt of the possibility of a self-governing people, there could have been no United States. All the questions which led up to the Civil War were incidental to the great over-shadowing issues of whether this should be and continue a nation or a mere confederation of states of which there could be a withdrawal at will. Men still differ as to the methods and means, but on that one vital question the dividing line is not one of party politics. Except that the issue has been world wide, the vital question for us was not so much different in the past conflict.

For a man born in one of the countries of the central powers, who having forsworn allegiance to its sovereign and be-



come a naturalized American—and to men of such descent—this crisis imposes a great responsibility. From such as they must come such clear loyalty and good citizenship that no hatred may continue after this war's end against a people from which they derived their ancestry or descent. If they have not, during the past crisis of their adopted country, given whole-hearted loyalty, there will grow among Americans a lasting doubt and suspicion difficult to eradicate by argument or pleasant professions in time of peace. If they have failed in times that have tried American souls, they will continue yellow in times of peace.

Becoming an American, being naturalized, forswearing allegiance to the foreign potentate, being accepted into the political brotherhood of free men, is not a mere perfunctory formality. It is a most serious change born of conviction and highest sentiment, a ceremony in which men mutually pledge to each other their lives and fortunes and their sacred honor. Loyalty cannot be satisfied with half the life, half the fortune, and half the honor. It demands, if need be, the whole life, the whole fortune, and the whole honor, for with less than that American citizenship would be worthless and would have passed into contempt.

Every right and privilege which we have enjoyed was paid for by human lives and blood or bitter political contest. Even what seems to many so invaluable a thing as the free exercise to vote without the imposition or requirement of any special service, property, educational, or other qualifications except those of age and declaration of intention to become a citizen, or of now being a citizen, was most bitterly contested.

Lincoln defined the democracy to be the government of the people, by the people, for the people. Liberty and freedom were first given conception in the dreams of the lowly and depressed. When President Wilson said, "The world must be made safe for democracy," he meant that everywhere on God's green earth the inalienable rights of man to life, liberty and the pursuit of happiness must be recognized, and that collectively, by countries or nations, they must be conceded a voice in its government and the determination of its form; that the autocratic one-man power which recently turned the world into a bloody slaughter-house, fertile fields and prosperous cities into wastes, homes into desolation, and desecrated women, must end, and the governing powers be made accountable to the people to the end that peace and good will may prevail.

War has recently scraped the minds, sheared the flock, ex-

hausted the paddocks, consumed the leather, butchered the herds, emptied the granaries, spent the chemicals, wasted the genius, and squandered the vitality that we tomorrow expected to use. Hungry foundries whined for labor's savings and orphan's pence. We made cannon out of daily bread, starved the knife and fork to feed the gun. Each new offensive was another tax collector. The mounting toll of cripples and dependents paled philanthropy and the recording angels shuddered at coming trials of suddenly resourceless women. Progress quit highway building to caption battle. The dollar, the hammer, the plow, and the test tube were trench chums. The most potent and enlightened group of people that time knew pledged their prime men and the last groats of national wealth to just ideals, which ideals were good citizenship. And those who mocked at America's resources, America's man power, have come to know that they lied who swore the ages had wrought their fiber and shrunk the measure of the man. Centuries have not dulled the splendid and ancient faith. Soft living has not seduced the race. We who could have ransomed all the misery and lighted the last black corner of the earth with gold and zeal promoted woe. Civilization might have made sun ladders of the timbers in her crucifix and yet these things should sooner come to pass because we found it sweeter to endure a space of grief and desolation rather than suffer supreme shame. History will not count the present conflict as a loss. The world has so gained in efficiency, and in the realization of community power that our children shall inherit stars instead of scars. This was and is good citizenship.

**President Fleming:** Now I am going to ask Mr. Darst, Insurance Commissioner of West Virginia (to whom the paper on "Good Citizenship" was originally assigned) to say a word or two thereon.

**Mr. Darst:** Mr. President and members: The time is so short that my detaining you is scarcely worth while, but I would like to say that I think we have had evidence of good government since we arrived in this city. The wonderful decorations everywhere present testimony to the fact that the Canadians love their government and their homes. There is so much one could say about the Canadians and their part in the great struggle that has recently been concluded that I would not attempt it at this time. Some years ago I undertook to convert a Canadian into a United States citizen. We were at Vancouver and had a special car, and as we were about to hitch the

car to a Canadian train I said, "What a pity you are not part of the United States. Is there no way in which you can come and be one of us?" He turned and looked at me with much surprise and said:

"Why, Mr. Darst, we have a much better country than the United States. We have better laws, better land and better people. We obey our laws better than do the people south of the line obey theirs. What in the name of God do we want to become part of the United States for?"

Since that time I have journeyed through your provinces and met your people, and after all there is not much difference between the people on this continent, whether they happen to be Canadians or citizens of the United States. We are all one great family in a truly great country.

**President Fleming:** I just want to say that one of the most important subjects for all the officials in the United States and Canada to consider is that of good citizenship and I am in favor, speaking as a United States citizen, of making the citizenship of our country supremely sacred and putting up the barriers so high that the person who is in our country long enough to become a citizen and does not consider the country big enough and good enough to line himself up with should be sent back across the ocean on the first scow available. I do not think any man has a right to citizenship unless he is big enough to study the constitution and the principles on which our government is established and has made himself familiar with the language of the nation. Those remarks apply to Canada just as much as they do to the land below the line.

I have now very pleasure in calling upon Mr. Frank Lewis, Fire Prevention Commissioner of the State of Massachusetts, to present his paper entitled: "The Best Methods and Results for Fire and Accident Prevention Day."

### **BEST METHODS AND RESULTS FOR FIRE AND ACCIDENT PREVENTION DAY.**

**Mr. Frank Lewis:** Fire prevention work has been carried on for many years throughout the country, yet small results were obtained previous to 1912 when Fire Prevention Day was first inaugurated by the Committee on Publicity and Education of the Western Union (an association of fire insurance companies).

The committee meeting that year desired to establish a campaign which would spread over the whole country and be

the basis of a higher education of the people along this neglected line, and it was the opinion of the members of the committee that a great need of the day was the emphasis of the value of preventing fires and that this emphasis could be obtained only through publicity. Consequently, to make the work more significant, a particular day was set aside for the purpose of giving thought and consideration to the great waste by fire and appropriately this day was made October 9th as the anniversary of the great Chicago fire of 1871. That year a proclamation was issued by the Governor of Illinois on the request of the committee and the day was generally observed throughout the state. The importance of such a day was apparent to all persons interested in fire prevention work and the observance of the day spread rapidly throughout the country.

In 1914, November 9th was proclaimed by the Governor of Massachusetts as Fire Prevention Day, as this day was the anniversary of the great Boston fire of 1872. The observance in Massachusetts that year was confined to the distribution of the proclamation, newspaper publicity and a few addresses made before various social assemblies. Likewise, in 1915 and 1916, November 9th was set aside as Fire Prevention Day by proclamation of the Governor.

In 1915 Fire Prevention Day followed closely on a catastrophe which occurred in Peabody, Massachusetts, and which was known throughout the whole country. The loss of nineteen little lives of school children was enough to inflame the people into demanding the better protection of school houses for their children and practically the entire work of Fire Prevention Day was concentrated on the effort to procure, through legislation or otherwise, an improvement in the condition of school houses through the state. The meeting, to which all Mayors, Building Commissioners and Fire Chiefs of the state were invited, also architects, engineers and other experts, was called together by the Governor at Faneuil Hall on November 9th and a committee was appointed to investigate and recommend to the Legislature whatever changes in the building laws were necessary to make the school houses safe. It is evident that a committee selected by representatives of the people upon such an occasion must necessarily carry considerable weight in producing results. This committee, after several meetings, drew up a minimum code with proposed legislation and it was distributed through the department of the Fire Prevention Commissioner throughout the state of Massachusetts and, in fact,

upon request in many other states and in foreign countries. Although as yet no direct legislation on the subject has been enacted by the Legislature, each city and town has, through its local officials, succeeded in carrying out many of the recommendations adopted by the committee and the improvement in the conditions of schools throughout the Metropolitan district is very marked. For instance, in one city the basement of every school house has been equipped with automatic sprinklers.

In 1916 the work of Fire Prevention Day was concentrated on the subject of the better protection of heating plants in dwellings, factories and other places and statistics are bound to show the results of such a concerted effort.

In 1917, to conform with the action of other states, Massachusetts adopted October 9th as Fire Prevention Day and in the future will co-operate with the other states in every way possible. The great demand in 1917 seemed to be for the preservation of the food, clothing and fuel supplies which were stored in the state so that the United States would not be embarrassed in any way by the loss of necessities. Fire Prevention Day in 1917 was, therefore, devoted toward the protection of warehouses where such supplies, and raw materials for such, were stored, and it is gratifying to know that no fire of any considerable size has occurred in such warehouses from that time to date within the Metropolitan district where the work of fire prevention has been carried on under direct supervision of the Fire Prevention Commissioner.

I feel that the business of the members of this organization is fire prevention and the detection of persons guilty of incendiarism. Fire prevention is a particularly large subject and one to which any man, no matter how able he may be, must devote his entire time and best talents to obtain results. To my mind it has always been a serious mistake to observe Fire Prevention Day and Accident Prevention Day at the same time. The subject of fire prevention is sufficiently great to be given observance upon a separate day from that of accident prevention. Those who favor the observance of fire prevention and accident prevention upon the same day use the argument that there is "unity in strength." The union of accident and fire prevention was probably due to the anticipated impetus the combination would present, but the subjects are so big and the methods of attack so different that it is probable that far better results would be obtained by separate treatment and at different times.

Fire Prevention Day last year was observed in Massachusetts as Fire and Accident Prevention Day. The greater part of the work done by the Fire Prevention Commissioner was along the lines of fire prevention. This work, I believe, was effective and consisted of publicity and educational work, as follows:

I obtained permission from Mr. Burleson, Postmaster General and Director of Wires, to place upon every telephone and telegraph pole in the Metropolitan district a placard 10x12 printed in red and black containing the statement of President Woodrow Wilson regarding "preventable fire," etc., together with certain other fire prevention statements. Ninety-five thousand of these placards were posted in the Metropolitan district by the firemen without expense to the state, the only expense being the printing of them, which was a small item. The power of these circulars, I believe, was due to the fact that they were so promiscuously displayed that they were brought to the attention of every one in the district. I impressed particularly upon the Fire Chiefs of the cities and towns that no telephone or telegraph pole be missed. These placards were posted about one week before Fire Prevention Day and I think the effect was of sufficient value to warrant our attempting the same procedure this year.

A letter was sent to every clergyman in the Metropolitan district calling attention to the importance of fire prevention and stating that I thought it would be particularly effective if they would, upon the Sunday prior to Fire Prevention Day, preach a special sermon on fire prevention. In these letters was enclosed fire prevention literature that would aid them in preparing such a sermon. The results were very gratifying as I received replies from more than half of the clergymen to whom letters were sent, stating that they would be glad to preach a sermon along the lines suggested.

Letters were also sent to the newspapers enclosing certain literature regarding fire prevention and asking them to use as much of it as possible in the issues of their paper upon that date.

I conferred with the editors of the big Sunday papers some little time before Fire Prevention Day and called to their attention the fact that a special fire prevention supplement was issued by a certain New York paper and brought to their attention the fact that as a commercial venture it could be made decidedly profitable to their papers to issue such a supplement the

Sunday before Fire Prevention Day. I furnished them with a copy of the supplement issued by the New York paper and called attention to the vast amount of advertising therein and agreed to assist them by giving them the names of all the concerns I knew who did work along lines of fire prevention. I also agreed to furnish them with material that would be of interest in such a supplement. This plan was considered favorably by all of the editors with whom I talked, but we were confronted with the fact that an embargo had been placed upon paper because of the war and that it would be extremely difficult to obtain the extra paper for such a supplement. Two editors of large Boston papers, however, did issue such a supplement and I was told by the others that another year they would be very glad to issue such a supplement if the embargo was removed.

Street car advertising was also done by the department and a special rate was made by the Eastern Advertising Company because of the character of the advertising and a placard was placed in every car in the Metropolitan district to run for two weeks prior to Fire Prevention Day.

I also sent to the factories of the district a letter asking them to have an inspection of the factory made upon that date, also sending them fire prevention literature to be distributed among the employes and asked them to correct existing hazardous conditions.

The observance of the day was taken up with the Superintendents of the public and parochial schools and literature was sent them and the day observed in some manner by every school in the district. Chiefs and members of the Fire departments gave us excellent co-operation; fire drills were held in the schools and in many of the schools the firemen addressed the pupils on fire prevention subjects.

Perhaps the crowning event of the day was a mass meeting held in the National theatre in Boston in the evening. This meeting was arranged by a committee consisting of the Fire Prevention Commissioner as Chairman, T. G. Toomey, representing retail stores and the Massachusetts Fire Chiefs Club, Alfred Davenport, representing the National Board of Fire Underwriters, Guy D. Gold of the Boston Safety Council, Chairman Blackall of the Insurance Rates Committee of the Boston Chamber of Commerce, W. T. Collyer, representing the National Fire Protection Association, Capt. George P. Carter, U. S. A., James H. Phelan of the Public Celebrations Committee.

The Filene Company, one of the largest department stores in the country, upon Fire Prevention Day have a test of their fire curtain to which the Chiefs of the entire state are invited, after which a banquet is given by the Filene Company. This custom was followed last year after which a parade was formed at the corner of Washington and Summer streets in Boston, consisting of a large number of pieces of the fire apparatus of the city, Chiefs from all over the state in their machines, insurance men and representatives of various safety promoting organizations, clubs from retail stores, Boy Scouts of America and several bodies of cadets with their bands.

The parade marched from the point of formation to the National theatre, where a largely attended mass meeting was held and which was addressed by a representative of the Governor, the Mayor of Boston, Lieutenant Governor of Connecticut, Mr. F. H. Wentworth, Secretary of the National Fire Protection Association, and other speakers of prominence. Moving pictures treating on fire and accident prevention were shown.

While I think all these things that were done were particularly valuable, I feel that newspaper advertising would be of inestimable value provided we had an appropriation sufficient to do the same on a large scale. Unless advertising is on a basis so large that it is bound to attract attention and cause discussion I do not feel that it is particularly helpful. While newspaper and magazine advertising on a large scale is perhaps too expensive for any particular state to engage in, I think that if the advertising were done on a co-operative plan it would mean much for fire prevention. For instance, if some arrangement could be arrived at whereby each state would contribute a certain amount toward a two-page advertisement in some publication having a great circulation such as the Saturday Evening Post, the advertisement to be prepared by a committee of this organization, I feel that the immensity of the proposition and the novelty of it would cause much comment and that fire prevention would receive much attention and discussion. I think the value of such an ad would be far greater to each state than the state could obtain by the expenditure of an amount equal to its contribution in a smaller advertisement done locally.

From the resume of the work done by Massachusetts last year you may understand that I believe the best method for results for Fire Prevention Day is publicity obtained, first by the proclamation of the Governor, which I believe should receive wide circulation, and which, of course, receives considerable



attention from the newspapers throughout the state; by posters in street cars, on posts and in other places where the expense of same will not be too great a burden on the department; by obtaining the co-operation of factories in the district in spreading fire prevention propaganda and correcting hazardous conditions in other places; by enlisting the aid of the churches by having special sermons preached on the Sunday prior to Fire Prevention Day; by paying particular attention to the schools in the distribution of literature therein, fire drills and addresses made to them on matters connected with fire prevention of which they have particular knowledge and pamphlets distributed giving a few simple rules on fire prevention; by parades on Fire Prevention Day for the purpose of emphasizing the meaning of the day and causing people to discuss fire prevention matters.

These, I think, are perhaps as effective methods as any yet devised. I think it important that in the schools, in the factories and other places where fire prevention exercises are held that one particular phase of fire prevention be taken up at that time, either from an industrial, statistical or home condition and make the program best fit the subject by emphasis. I think it is well to divide the program into general publicity and local support.

It is the intention of this department to enlist the Mayors of the cities and Boards of Selectmen in the towns in the Fire Prevention Day exercises of this year and endeavor to have them appoint committees in their respective cities and towns to hold local exercises upon that day and to co-operate with the local officials by giving their plans all the publicity possible and such political and financial support as we can.

I feel that a short program, well advertised and executed is more effective than a longer one, not advertised and poorly managed. The outline given above offers suggestions for a program and the items to be employed should be selected as means to an end, bearing in mind the forces and equipment available.

**President Fleming:** I am sure we are deeply indebted to Mr. Lewis for his excellent paper, and I think his suggestion to create both a Fire Prevention Day and an Accident Prevention Day an exceedingly good one. I think we would get very much better results in the state of Ohio if his suggestion was adopted and put into practice. The matter is, however, open for discussion later on, and also provides some good suggestions for the question box.

I will now call upon Mr. George F. Lewis, Deputy Fire Marshal of the province of Ontario, to lead the discussion on this subject.

### DISCUSSION.

**Mr. Geo. F. Lewis:** With regard to the subject which has been dealt with by Mr. Frank Lewis, the first thing that strikes me as of vital importance is that of publicity, and in that connection one of the most important matters is the proclamation which is issued from year to year by your Governors in the various states and was issued by the Lieutenant Governor of the province of Ontario last year. Instead of a proclamation of a state character, would it not be better to issue one of a national character, and instead of having the various state Governors make the proclamation, have the President of the United States, who, as you are all aware, took such a great interest in the fire prevention campaign last year, deliver it? It would nationalize the thing, and get people thinking. We are trying to ascertain whether the Governor General of Canada can issue such a proclamation here and thus nationalize our campaign.

In Ontario we are taking up general publicity work on a much larger scale than we did last year. Last year we organized the Ontario Fire Prevention League, on August 30th, and since then we have obtained exceptionally good results. We have had the co-operation of the newspapers, the Fire Chiefs and the various public and municipal authorities very largely throughout the province. Since the organization of the League there has been a noticeable reduction in the number of fires, and for the first six months of this year, as compared with the year 1918, there has been a reduction of 1,037 fires in the province and of almost \$3,000,000 in the amount of loss. These results are very encouraging, and in order to increase them we are going to double our advertising and get the newspapers to co-operate, showing them that by getting out special editions they can make money, and thus help us both directly and indirectly in getting the people to buy fire extinguishers, to install lightning rods and so on. Last night a gentleman informed me that as the result of a pamphlet issued by our department the number of fire extinguishers sold has been greatly increased. He said, "We never sold any to the farmers before, and now they are waiting to buy them."

We are taking up the question of publicity in various trade papers and getting them to issue special editions. They see good business for them in so doing, and are readily falling into

line with our suggestions. Some of them are getting out special fire prevention editions which will be productive of great co-operation in the October campaign.

We are getting the teachers in all the schools interested by circularizing them and furnishing them with information and stimulating their enthusiasm in our cause in every possible way.

For the children we are providing one thousand gold plated medals of a very attractive design which will be presented throughout the province on a per capita basis, and three prizes, a solid gold medal and two solid silver medals, will be presented to students in colleges and universities for the three best essays on fire prevention topics. These essays excite great interest among those attending the various schools, and in many instances the local papers will publish them. In getting the children to read up fire prevention topics we are directly and unconsciously educating their parents.

We are getting a great deal of co-operation from the different organizations in the province, such as women's clubs, and other social groups.

Mr. Lewis also referred to exhibitions. We have not got to that stage yet. I believe, however, that the visualizing of these things is bound to be productive of great success in the work of fire prevention.

**President Fleming:** Mr. Arthur E. Fisher, Fire Commissioner of Saskatchewan, will continue the discussion on this paper.

**Mr. Fisher:** Mr. President and gentlemen: I regret very much indeed that since coming from the west I have been attacked by hay fever and am unable to speak very loudly.

We have the Fire Prevention Day in Saskatchewan, which province is, as perhaps you all know, absolutely rural. I should say that of our population of 750,000 fully ninety per cent are engaged in agricultural pursuits, and consequently the carrying on of our Fire Prevention Day campaign is decidedly different from that which you may employ here.

The Saskatchewan government conducts a Publicity Bureau and the newspaper editors throughout the province are only too pleased to publish for us any items that are given them.

In the schools also we are greatly assisted. Our fire prevention campaign is on October 9th, and, owing to the fact that Saskatchewan is so much farther north than the cities from which you gentlemen have come, our harvest operations

are about that date, so the only hope we have of making our Fire Prevention Day campaign is to work through the children. In our province we have a great foreign population. The Education department of the province of Saskatchewan is doing the greatest work imaginable in Canadianizing these foreign children and we join with them in instilling into their minds the necessity for fire prevention.

I sent out from my office last year a program to the 4,120 schools in Saskatchewan and suggested to the teachers that they should ask the pupils to report on the morning of October 10th just what had been done and to forward to me a statement of the results of their inquiry. I was deluged with replies from various school teachers. Small boys had gone out and plowed fireguards around their homes and around the barns. Children had gone home and inspected the stove pipes and at the request of the children the parents had remedied dangerous conditions.

Briefly, conditions in our province are much different from those in the older states (we have only had two Fire Prevention Days in Saskatchewan since we became a state in 1905), but I am thoroughly convinced that the results obtained last October, coupled with the increased effort to be made this year, will put our province much farther ahead in fire prevention work.

**President Fleming:** We have indeed enjoyed the message from Saskatchewan. The next item on our program for this morning is a paper entitled: "The Underwriters' Laboratories and Fire Prevention," by Mr. A. R. Small, Vice-President, Underwriters' Laboratories, Chicago, Ill.

#### **UNDERWRITERS' LABORATORIES—ITS WORK IN FIRE PREVENTION.**

**Mr. Small:** Mr. President and gentlemen: With the indulgence of the Program Committee, I will change the title of the subject assigned to me to: "Underwriters' Laboratories—Its Work in Fire Prevention."

We are not the only means of fire prevention, nor the only way in which fire prevention methods are brought to you. We have one place in the whole fire prevention campaign and it is that place, or certain phases of it, about which I wish to talk to you. Two special phases of our work in fire prevention are of special interest to you. One phase is the service rendered in avoiding the very great expense which would accrue to all concerned if there were more than one organization attempting to perform the work which we carry on.

The staff of the Laboratories regards itself as an agency created and maintained to perform for manufacturers of fire appliances the service of securing correct information concerning those appliances and disseminating that information to all who may be interested.

The work was begun some twenty-five years ago when electricity was new and its hazards were much feared. In all of the then existing underwriting organizations throughout the country, and especially in the larger cities of the United States, large or small inspection bureaus were operated to report on the hazard or lack of it in various wiring and electrical devices. It came about that a manufacturer might take his appliances to the inspection department in Boston and receive a favorable report, while from New York an unfavorable report would be made, and, after exhibiting them throughout the continent of America, including Canada, at least two different opinions were on record concerning identical devices. There was then in Chicago one of these organizations to which manufacturers had to bring appliances. Mr. W. H. Merrill, our President and the organizer of Underwriters' Laboratories, conceived the idea of securing national support for the work of the little laboratory in Chicago. He presented his idea to the executives of the National Board of Fire Underwriters and secured for his work the national support desired.

From that small beginning it has come to pass in the electrical field that it is no longer necessary for a manufacturer to go to more than one place to secure an opinion regarding the bearing which his appliance may have upon the fire or accident hazard. Thus the manufacturer is very admirably served. He is freed of the annoyance of having more than one opinion outstanding concerning his appliance and is relieved of the expense of carrying his appliance to every existing organization throughout the United States and Canada. He comes to one place and is done, and thus saves time, trouble, energy and money. Consider also the expense which would result if the system existing in the electrical field twenty-five years ago persisted, under which all the inspection organizations for the Underwriters' associations throughout the country, and all municipal electrical departments organized in the principal cities, and the various offices of the State Fire Marshals should attempt to maintain electrical or other testing laboratories to reach opinions identical with those we reach at Underwriters' Laboratories. Conceive of the waste involved in the time of engi-

neers and others in considering the multitude of fittings concerning which reports are available to all of you through the Laboratories' publications.

Thus the first service of Underwriters' Laboratories is to conserve the time, energy and money of manufacturers and of the public in arriving at proper opinions concerning the utility, the safety, the bearing on the fire hazard of appliances, whether they be electrical, for gas or acetylene lighting, or concern any other angle of the problem in which we are all so deeply interested. This particular phase of our work I have oftentimes felt is not thoroughly understood. From time to time we hear of plans of this or that organization to duplicate our work and conduct for itself work paralleling that which we feel competent to do and which many of you feel is being well done by us.

There are in the records of the Laboratories the boiled-down information and experience of our staff in the examination of some 120,000 appliances and articles having a bearing on the fire hazard. Those of you who refer to our published lists of standard material may fail to find therein reference to even half that number of devices. That is because it is not the case that every device that comes through our doors passes out with a favorable ticket on it. Those devices which come in and fail to receive a favorable rating are not advertised by us, and are usually not advertised by the manufacturers.

In practically all lines the work is based upon the fundamentals of the rules and regulations of the National Board and the National Fire Protection Association as to how fire appliances should be installed and used. When neither the National Board nor the National Fire Protection Association have given study to it we apply to such authority as may have given study to the subject in order that we may be sure that our work is conducted along proper engineering lines. Each report prepared by our engineers is subjected to the closest scrutiny by a council, in the membership of which are men operating daily for the inspection of appliances either for insurance companies or government departments. I will not take up further time in explaining the details of our routine and the extremes to which we go to be sure that our reports when published are based upon the best obtainable opinion concerning the merits of fire appliances.

The other phase of the work which Underwriters' Laboratories performs in the field of fire prevention which I think de-

serves your attention is that which makes available to each of you and to the public generally reports (numbering more than 100,000,000 annually) on whether or not fire appliances of one form or another are suitable for their intended use. Our work in the examination, listing and reporting upon appliances does not cease with the examination of a sample presented to the engineers at Chicago or one of our branch laboratories. It is not sufficient that a manufacturer prove himself capable of making one appliance that will perform in such a way as to receive a creditable rating. It is necessary in order to protect our reputation and the interests of those who rely on our advice to follow up the favorable opinion issued as the result of a single sample or set of samples and see that it is deserved by the product made for market. That work is done through our now famous Label Service with which most of you are acquainted.

In that connection I emphasize the thought that the label is intended to be a report of Underwriters' Laboratories. A label states that the device to which it is attached has been inspected and includes a classification identifying the particular kind of device for which the label was issued. Thus a property owner, a representative of a city Fire department, representatives of architects and contractors, others who may be interested in the bearing which appliances have upon the fire hazard, have immediately available in the label the report of Underwriters' Laboratories. Over 100,000,000 of these labels are being used annually. Each of them represents the work of an inspector in our employ visiting factories where devices are made and seeing to it that the daily run of goods is up to sample.

This is a service which we are rendering in the work of fire prevention which cannot be duplicated. It would be impossible, for instance, for the office of the Fire Marshal of any one of the states to undertake to examine at the factories where devices are made products of manufacturers of fire appliances made and shipped into that state from other states. Similarly, in the examination and testing of appliances it is an economic waste of time, money and material, and of engineering talent, that the examination and classification of appliances as to the bearing they may have on the fire hazard be conducted by more than one organization, providing that organization is properly constituted and qualified to perform the work correctly.

**President Fleming:** Gentlemen, it is now about 12:30 p. m.

What is your pleasure with regard to the discussion on Mr. Small's address?

It was moved, seconded and carried, that the convention go into recess until 2 p. m.

At 12:30 p. m. a luncheon was tendered by the Corporation of the city of Toronto in the Egyptian room, King Edward Hotel.





## SECOND DAY'S PROGRAM

### Afternoon Session.

The convention was called to order by President Fleming at 2:15 p. m.

**President Fleming:** Now, gentlemen, I am sure you will all agree that we have enjoyed a right royal entertainment and that we feel amply repaid for the time thus spent.

I will now call upon Mr. Homer Rutledge, Assistant State Fire Marshal of Michigan, to lead the discussion on Mr. Small's address on "Underwriters' Laboratories—Its Work in Fire Prevention."

**Secretary Gamber:** Mr. Rutledge has been compelled to leave, Mr. President.

**President Fleming:** Oh, yes. And he asked me to tell all of you that he was most heartily in accord with the services rendered, but that as he was not an engineer, but simply an ordinary Fire Marshal using the product of the Laboratories, he felt it would be better for him not to criticize or enlarge upon the possibilities outlined by Mr. Small.

I will now call upon Mr. J. A. Tracy, State Fire Marshal of Iowa, to lead the discussion.

### DISCUSSION.

**Mr. Tracy:** The subject, "The Underwriters' Laboratories and Fire Prevention," has been so thoroughly and ably discussed that very little remains to be said.

However, having visited the Laboratories in Chicago, I was deeply impressed with the proficiency of its work and I do not hesitate to say that it is a wonderful establishment of learning and experience, and it is and ought to be of great service to the states of the United States and the provinces of Canada. The states and provinces would not separately attempt to maintain like establishments in the same degree of proficiency. Therefore the Underwriters' Laboratories is entitled to the support of all State Fire Marshals as well as all fire prevention agencies.

Speaking from actual experience covering a period of eight years, I can cite many cases where as the result of defective or non-standard electric wiring fires have occurred. It is not

uncommon to find electric wiring installed many years ago to furnish a few lights and at that time heavy enough to carry the load required, to which have been added more and more lamps, thereby overloading the wire and the result, naturally, was fire.

I have also inspected large buildings in the course of construction and have found the bushing for wires which passed through the joists and studding so close to the edge that lath nails pierced the bushing and had torn the insulation from the wire.

I have also found electric light wires nailed fast to the framework. These conditions exist for lack of education which can be furnished by the Underwriters' Laboratories.

Another great danger we have to contend with is the motion picture film and booth. We have been doing our best to educate the people to a realization of the danger in handling films and the maintenance of non-standard booths.

Even machine operators will wire the fire shutter of the machine so it will not close.

Films are scattered promiscuously over the booth.

Smoking is often allowed in the booth during the operation of the machine, and still the owner and proprietor declare there is no danger and protest against remedying the conditions.

These conditions also exist for lack of education, which is another reason why we should stand by a competent teacher and make extra effort to impress upon all manufacturers and sales companies of motion picture machines and films the importance of furnishing their patrons with full information covering the danger from fire when a machine is defective and there is carelessness in handling films, as well as maintaining a non-standard booth.

It is no uncommon occurrence in making inspections to find bad fire hazardous conditions and have the proprietor tell you that the general agent of the insurance company which carries the insurance had recently inspected the place and made no objections to the risk.

In other cases the general agent found conditions so bad that they threatened to cancel the insurance unless conditions were remedied. The insured would invariably say, "All right, I can get all the insurance I want from some other agent," and he does. Lack of co-operation.

A very small per cent of the risks are inspected before the

insurance is written. In many cases the agent advises a larger policy than the insured asks for and a fire soon follows.

I have in mind one case where the policy was delivered at 11 p. m. and fire occurred at 2 a. m. the following morning. The house and several lots cost \$4,400 and the policy on the house alone was for \$7,000. Lack of interest to protect the insurance company

I could cite many other similar cases.

Often a city council will vote a special permit for the erection of a frame building within the fire limit district in direct violation of their building ordinances. Lack of duty.

In my opinion the foundation of fire prevention is inspection and the time has come when the rising generation must be taken into consideration through the school house of knowledge furnished by the Underwriters' Laboratories and assisted by all fire prevention agencies.

If the concerted efforts of all these agencies can be brought to bear, with the aid of the press, on the law-making bodies and the agent who writes the insurance, the fires due to gross carelessness will soon be looked upon as crimes rather than as advertisements for the writers of insurance.

I know some people get mad when over-insurance is mentioned, but nevertheless fully ninety per cent of the requests for the investigation of suspicious fires are based on the over-insurance feature.

Why not commence at the schoolhouse mentioned and use our best efforts to educate the people along the lines of proficiency and standard equipment, and prevail upon the state and city governments to adopt standard methods.

Also call on the heads of insurance companies and prevail upon them to get in closer touch with their agents and then by a concerted effort form one grand army of inspectors to find and eliminate the fire hazards, thereby sowing the seeds of real fire prevention.

Let standard equipments and thorough inspections be the watchwords of this convention.

**Mr. W. H. Shapley (Toronto):** Mr. President, may I through you, ask Mr. Small a question?

**President Fleming:** Certainly.

**Mr. Shapley:** Perhaps all members of the Fire Marshals' Association are not aware that the Manufacturers' Association

have been taking quite an interest in fire prevention work for a few years past, and recently they passed a resolution recommending that the government compel all large risks to be sprinklered. In our discussion as to the question of the advisability of having an act of that kind passed, it was said to us at one or two of our meetings that if we did that we would be placing ourselves in the hands of a strong combination, the manufacturers of sprinkler heads and other equipment, and it was said it was impossible for an ordinary manufacturer of sprinkler heads (if he were to start up the manufacture of sprinkler heads in this country) to get the sanction of the Underwriters' Laboratories in Chicago on account of the insurance companies and the Underwriters' Laboratories working close together. It was stated that only those who had the sanction of the Underwriters' Laboratories would be allowed to manufacture a sprinkler head which would meet the requirements of the Underwriters' Association. I thought this would be an opportunity of asking Mr. Small to explain that matter. I would like to be in a position to have information on the subject when it comes up again and to be able to say that I obtained that information from the Underwriters' Laboratories of Chicago.

I would like to ask Mr. Small if there is anything to prevent an independent manufacturer in the Dominion of Canada from manufacturing sprinkler heads that will answer the purpose and pass the insurance regulations.

**Mr. Small:** Mr. President, answering through you Mr. Shapley's question, permit me to say there is only one thing I can think of that would prevent a Canadian manufacturer or an American manufacturer, or a manufacturer from any other country, from securing a favorable report from Underwriters' Laboratories regarding an automatic sprinkler or any other appliance, and that one thing would be the manufacturer's inability to make a good sprinkler. The definition of a "good sprinkler" is, perhaps, too involved to be given here. We all realize that an automatic sprinkler is relied upon by property owners, by authorities representing the people of the cities and states, and by the insurance people to a very great extent. As an evidence of the reliance placed upon it by insurance people you need to refer only to the very generous reductions in insurance rates which are given when proper installations of automatic sprinklers are made in buildings. There are cases where rates are reduced from over one and one-half per cent to less than a quarter of one per cent owing to the introduction of automatic

sprinklers. These cases are not at all rare at our Laboratories, where we examine automatic sprinklers with a view to ascertaining their reliability in case of fire and investigating the probability of an individual sprinkler remaining in service for twenty to twenty-five years without more than a casual inspection on the part of a property owner, or, perhaps, on the part of the insurance company.

Hence, the mechanics of the automatic sprinkler must be such as to allow that sprinkler to perform in its intended manner for not only the brief one or two year period that the property owner's interest will remain acute in his equipment, but for the entire expected life of the building or the automatic sprinkler line. Therefore it will not do for the sprinkler to be made of a composition of metal which will give evidence of fatigue and will permit the parts causing the sprinkler to operate snappily to relax in their vigilance, and, in due course, reach a condition where the sprinkler, instead of operating at a low degree of heat, will operate only in a much higher room temperature. Such a slowness in the operation of automatic sprinklers results in only one or two or three sprinklers opening. We have then the condition where perhaps one hundred heads would be open while with a nominal or standard device we would expect two or three to control a fire.

Another very important item which is given consideration in our analysis of sprinkler fittings is the precaution taken in its design to prevent improper or immature opening. You are all familiar with the fact that most insurance companies carry what is known as "sprinkler leakage." One of the things to be guarded against where the property is of great value, or the contents thereof are valuable, is the unnecessary opening of an automatic sprinkler and the drenching of the contents with water when no fire has taken place. Such occurrences have not been infrequent in the past, but with improved heads they are becoming less and less so.

To sum up, I will repeat for Mr. Shapley's information and, I hope, for his repetition wherever there is an occasion, that the only thing that will restrain Underwriters' Laboratories from giving the manufacturer its approval is the fact that the device is found by test to fail to perform as it is expected to perform.

**President Fleming:** We are very glad indeed to have received this explanation from Mr. Small.

I would now call upon Mr. W. N. Van Camp, ex-officio State Fire Marshal of South Dakota, to read his paper entitled, "The Ultimate Solution of Fire Prevention is the Child."

### **THE ULTIMATE SOLUTION OF FIRE PREVENTION IS THE CHILD.**

**Mr. Van Camp:** The needless destruction of property by fire is second in importance only to the needless destruction of life. Fire prevention, like any other great movement, appears to have been slow in securing a permanent foothold, and the fire preventionist has, in the past, been looked upon as a sort of a harmless crank who was trying to change the order of things with little hope of accomplishing anything.

As in any other progressive movement, there have been times of discouragement and while the annual fire waste in this country is still appalling, we may be sure that without the splendid work that has been done, it would be much greater than it is.

In South Dakota we have had wonderful co-operation from so many different lines that it is almost impossible to enumerate them. The splendid work done by the more than forty special agents of the various insurance companies, whose services were secured through the National Board of Fire Underwriters, has saved us and the nation many hundred thousands of dollars. They are educating the people so that you seldom hear that because property is insured there is no loss. In doing this, fire preventionists have emphasized a great lesson learned from the World War which was so recently closed by the signing of the treaty of peace, that the wasteful habits of the nation cannot longer be condoned.

The newspapers of the state have furnished much space free of charge, and the doctrine of fire prevention by cartoons and printed story has been effectively carried to every newspaper reader of the state, and thousands of people have been reached by the use of slides in moving picture shows.

Through the co-operation of the State Educational department the teaching of fire prevention is required in the schools of the state, this subject being one of the subjects required in the state course of study.

During the year we have sent to the various schools of the state more than seventy thousand pieces of printed matter relating to fire prevention. In addition to this, we sent to the

County Superintendents home inspection blanks for use in the schools in the several counties and many thousands of these have been received in the department made out by the various pupils from over the state. It is very interesting to read over these inspection blanks made out by the boys and girls of the state and some of the answers given in reply to some of the questions asked are humorous indeed. These blanks were submitted to all of the children in the school, many of them taking them home, while some of them were made out on their desks at school.

In reply to the question "How would you notify the Fire department in case of fire?" one young hopeful said, "I would yell."

In reply to the question "What would you do in case you discovered your house to be on fire?" the same boy said, "I'd put it out if possible, if not, beat it." A youngster when asked what he would do in case the house was discovered to be on fire, wrote: "Fight it like hell." Another one said, "Try and save our lives first, then save the household goods." Another said, "I would watch it burn," and another one said, "I would run;" another one said that if he discovered the house to be on fire he would tell mama and papa; another one said he would do the best he could; another one said, "Get my little brothers and sisters and run to a safe place." A boy from west of the river said he would try to kill the fire and save all he could, but that a sod house did not catch fire very often. Yet another one said that he would leave the house after he got his parents, brothers and sisters out.

The fire waste is going to be reduced very materially by the oncoming and succeeding generation. All great movements of the past have been successful when they began at the bottom and worked up. When they began with a campaign of education their ultimate success was insured. Take the prohibition movement, for instance. Years ago isolated speakers were going around over the country advocating prohibition without results. Finally the evil effects of the use of alcoholic drinks was taught in the public schools. It was taught to the people through the moving picture shows, with the result that when the children, who studied the evil effects of alcoholic drinks when they were in school, grew to manhood and womanhood the drink evil was abolished.

There are a number of books on Fire Prevention that can be secured. We have examined and can indorse: "The Avoid-

ance of Fires" by A. D. Weeks (D. C. Heath & Company, Publishers, Chicago); "Uncle Jim the Fire Chief" by A. O. Rosser (Southern Publishing Co., Dallas, Texas); "Firebrands" by Frank E. Martin and George M. Davis (Little, Brown & Company, Publishers, Boston); "Fire Prevention Lessons" by Fire Commissioner Robert Adamson of New York City (published by Fire Prevention Bureau, New York Fire Department); "Fire Prevention Text Book" by C. A. Randall, Chief Deputy Fire Commissioner for Nebraska; "Making Schools Safe From Fire" by Chief Guerin of New York City (Published by the Pyrene Mfg. Co., New York); "Fire Prevention School Reader" by the Fire Marshal Department of Illinois; "Dangers and Chemistry of Fire" by Clarence Maris of Ohio, and "Safeguarding the Home Against Fire" by the National Board of Fire Underwriters.

The people of the United States and Canada are gradually awakening to the stupendous fire losses and their economic significance is stimulating public meetings on this most important subject. Chambers of Commerce, Boards of Trade and other business and professional organizations, colleges, churches, schools and women's clubs are taking up the subject of fire prevention, seeking information and advice as to how to best present the topic in order to awaken interest and obtain results.

In speaking of fire waste, I think we oftentimes lose sight of the loss of life connected with fire. South Dakota is a purely agricultural state, no large cities and less danger from fire perhaps than many of the states of the Union. Our population is small and scattered, and still in the year just closed thirty-three lives were lost by burning to death. The deaths from fire in South Dakota were second only to the deaths caused by automobile accidents, there being thirty-five for the same period due to that cause. Twenty-two lost their lives by accidental drowning, twenty-two killed by railroads and thirteen by firearms. The loss of these lives cannot be measured in dollars and cents and in teaching the subject of fire prevention we should emphasize from time to time the fact that many lives are lost every year through fire.

The year of 1918 saw all lines of business operated under very high pressure, which may have had a great deal to do with the very great fire loss, which amounted to \$317,000,000 in the United States alone. This is an awful increase since the year 1890, when the reported fire loss was \$100,000,000. No other na-



tion in the world could stand such a shameful and outrageous waste, and no nation can stand it very long.

The average annual fire loss of the European countries was, before the war, less than thirty cents per capita, while in this country last year, it was nearly three dollars per capita. At the same time we are spending for fire prevention, fire proofing and fire extinction more than three times the amount of money per capita than is being spent in the European countries. Fully 75% of the fires in this country can be traced directly to carelessness and crime. It is very clear that unless the public conscience becomes more crystalized against fire waste in general and against the crime of arson in particular, that the fire waste in this country will continue to increase in the same alarming degree.

There are many things that contribute to the number of fires each year. Oftentimes a fire is an advertisement and helps the fire insurance business by bringing in applications and commissions. Over-insurance is a large factor in fires. Over-insurance increases agents' commissions and the commissions are never consumed in the fire.

In the large cities arson trusts have been found and in some cases the parties who have sold the insurance have been found to be instrumental in having the fires set.

There is no crime so difficult to convict of as the crime of arson. Recently an Iowa juror, who with his fellow jurymen had voted to acquit a fire-bug, told a Deputy Fire Marshal, "We knew he was guilty, but if we convicted him, how could he collect his insurance?" What a commentary on good sense and justice!

A fire-bug arrested in Ohio, in order to avoid duplicate sentences, confessed to having set thirty-eight fires. One in Massachusetts confessed to setting forty-three fires. One hundred and five were indicted in a recent raid on Boston fire-bugs and Massachusetts has as good a reputation as any of the states of the Union.

A prominent court in one of the southern states has ruled that any person has the right to burn his own property if he does not attempt to collect the insurance. Thus, if an incendiary is caught in the act, he may escape prosecution if he drops his claim against the insurance company; but the ninety and nine who are not caught proceed to collect their over-insurance on their doubtful values under the sheltering wing of pub-

lic prejudice, and the premium rates of the insurance companies must be kept high enough so that the companies can stand the looting they are compelled to submit to and at the same time pay their losses and a reasonable dividend. When we understand the terrible fire waste it is really remarkable that the companies can do this. If it were possible to take off the insurance from all the risks insured so that not a dollar's worth of property in the United States were insured, the United States would speedily become the most careful nation in the world and the annual fire waste would almost disappear.

A waste of \$317,000,000 a year means that the daily fire loss in the United States is nearly \$900,000. During every hour in the day property to the value of approximately \$38,000 is destroyed. Every time the second hand of your watch marks a minute \$6,333 goes up in smoke. Fifteen hundred business blocks are destroyed every day, and this is equal to a town of 10,000 inhabitants.

While the earth revolves once on its axis we in the United States are busy trying to save all we can in fifteen hundred blazing buildings. The charred remains of one year's fires in this country would line both sides of a highway of desolation one thousand miles long. Every three-quarters of a mile along this road there would be a ruin in which some human being had perished, and every mile of the way would represent five other people burned and injured. Of all this frightful loss nearly eighty per cent might have been partly or wholly prevented. In this matter of fires we are the one and only prodigal people—the champions of all the earth. In France the per capita fire loss is forty-nine cents, and in England it is only thirty-three cents. Even these losses are large compared with the thrifty Dutch, in Holland, who burn up only eleven cents' worth of property per person each year. The average of all Europe is less than thirty cents, which compares with our \$2.63.

We Americans talk of thrift and yet through pure carelessness we burn up a property value in twelve months that amounts to more than the total production of gold in the United States and its possessions in two and a half years. Everyone knows that the United States produces an enormous tonnage of iron—last year the output was nearly forty million tons—and to make each ton of this metal we use up more than one ton of coke. Yet the total value of all the coke manufactured in the United States in 1918 was less than the loss of the nation in

preventable fires. If we could stop the fire loss for a single day we could build several large hospitals with the money saved.

It is not possible to eliminate all the fires that are listed as strictly preventable. But we can travel a long way on the road to improvement. If we fixed our chimneys and flues we should cut down the loss six per cent. If we were careful in disposing of lighted matches we should save a further three and a half per cent. Carelessness in handling cigars, cigarettes and pipes causes more than four per cent of our blazes, and the improper use of electricity and electrical devices adds eight per cent to our fire hazard. The shingle roof is not so popular as it once was, but it is sufficiently common in many localities to cause more than three per cent of all fires. The question is no longer one of mere economics; it is a vital problem requiring national attention.

Now that the rush of war is no more, every commercial and industrial concern in America should take the time to study the situation and reduce the likelihood of a preventable fire. Uncleanliness and fire hazard go hand in hand, and this applies to the outside as well as to the inside of a building. Any factory or business that provides an example of poor housekeeping also furnishes evidence that discipline is slack. An inspection of the plant where disorder rules generally reveals piles of litter in every out-of-the-way corner. There are usually an insufficient number of fire escapes, workmen are permitted to smoke on duty and stairways are blocked. The first rule of fire prevention is to clean up and the second rule is to stay clean.

However, the one great cause that deserves the largest share of our attention is carelessness. Were it not for this vice there would be only a dozen fires an hour in the United States, whereas now there is one each minute. Vienna and Chicago have about the same population. The fire losses in Vienna in 1913 were \$303,200. In Chicago that year they were \$5,513,237.

It costs in the United States, in addition to the \$317,000,000 fire loss, at least \$135,000,000 for Fire departments and up-keep and fire prevention agencies, or in round numbers, \$450,000,000 a year, which is a fire loss of \$8,752 a minute.

A very important factor in the winning of the World War was gasoline and still more than five million dollars worth of gasoline was destroyed by fire last year in the United States alone. The price of 30,000 aeroplanes and 150 U-boat destroyers went up in the smoke of careless fires last year. The United

States smokes 3,000 miles of cigarets a day, and the burning stumps cause a loss of \$8,588,375 a year.

The fire loss in the United States would pay the national debt prior to the war in four years and each year the fire loss would more than pay the salaries of all the school teachers in the United States.

The fire loss for one year put in silver dollars side by side would reach 5,577 miles; put in one dollar bills it would cover thirteen and one-half square miles, and these placed end to end would reach 27,500 miles. The fire loss for one year in pennies would reach eleven times around the earth and then across the United States and back. These pennies placed in piles would make 221,088 piles 555 feet high, or equal to the height of the Washington monument. We carelessly burn up every year the interest on the first four Liberty loans floated in the United States.

New York City pays \$8,000,000 annually for its Fire department, and only \$15,000 for fire prevention.

Each year the fire loss exceeds the cost of both the army and navy, except during war times; exceeds the pension fund and expenses of administration; exceeds the United States postal service.

The fire loss in ten years exceeds the amount of gold held by the United Kingdom of Great Britain, Austria-Hungary, Italy and Spain.

In ten years the fire loss is \$200,000 in excess of the capital stock of all the national banks in this country.

In ten years it amounts to seventy-seven per cent of the total annual value of imported merchandise.

In ten years it amounts to sixty-six per cent of the annual value of exported merchandise.

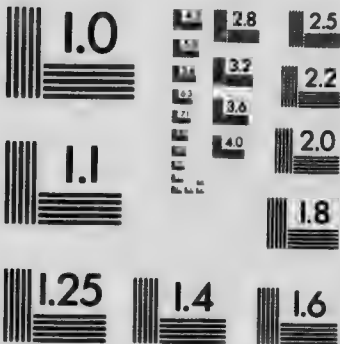
The fire loss in the United States would pay for the building and subsequent cost of operation of the Panama canal in two years.

The United States has in round numbers 525,000 fires a year, one for every minute, or one for every two hundred people. Twenty per cent of America's fires are due to contagion. Think of it, one fire in five originates from the blaze of the man next door. In this age of service to our fellow man how careful one should be so that no careless act of ours cause a fire that destroys not only our property, but that might endanger the property and life of our neighbor. A large percentage of the



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fires grow and spread on account of inadequate and clogged water mains. Eight per cent of all fires in this country are due to electricity. Cheap insulation, amateur wiring, short circuits and arcs are the cause of more fires than the old kerosene lamp.

Poor construction, spontaneous combustion, rubbish and incendiaryism are also frequent causes of fires.

Of all the industrial fires, sixty per cent break out at night when no one is at hand to fight them.

In the figures given, referring to the annual fire waste in this country, but few farm fires are included, and we might state that it seems impossible to find a way to get statistics referring to farm fires.

In conclusion, how can we secure better results in spreading the doctrine of fire prevention? If we will work together and get to the boys and girls of America, through the schools, and educate them along the lines of fire prevention, there is no question but that from year to year the fire loss per capita on the American continent will compare favorably with the fire loss per capita in the European countries.

Already splendid work along educational lines is being done by the Fire Marshals of North Carolina, Kansas, Ohio, Illinois and Indiana, and I might name the rest of the states and provinces that have State Fire Marshals, but space forbids.

You will find that for every dollar your department spends for books and periodicals to be distributed among the school children of the state, you will get returns a hundred fold. You will find that the columns of the newspapers, if they can be secured for fire prevention articles, will bring you good results. You will find that moving picture slides showing to the people of the country the large number of fires caused by carelessness and how they can be prevented by using careful house-keeping methods, will bring excellent returns.

Let us each and all go home with our minds made up that we will awaken the interest of the teaching fraternity by securing places on the program of the different educational associations that meet in our various states and provinces, and convince them that if they will join with us in fighting the fire demon, they will accomplish something second only in magnitude to what was accomplished when, through the efforts of education, practical prohibition was brought to nearly the whole of the American continent.

**Mr. Shapley:** I think Mr. Van Camp has laid claim to a

championship to which he is not entitled in regard to fire loss. I think Canada can beat them all.

**President Fleming:** The point seems to me to be rather well taken, for as Canada has led the way in so many admirable and necessary directions it stands to reason that she should also lead the way in the matter of fire losses. (Laughter) However, there are very few things that we in the States yield to Canada.

We feel deeply indebted to Mr. Van Camp for his excellent paper. I have much pleasure in calling upon Mr. George H. Nettleton, State Fire Marshal of Minnesota, to lead the discussion thereon.

### DISCUSSION.

**Mr. Nettleton:** Mr. President and gentlemen, I think that every Fire Marshal should make a strenuous effort to have the subject of fire prevention introduced into the public schools of his state. We are going to endeavor to do this in the state of Minnesota. We have a new Commissioner of Education whom I happen to know very well. He is very progressive, and I think he is going to take this thing in hand and within another year have the subject introduced into the public schools of Minnesota.

Recently I placed an order with the National Board for 10,000 copies of their booklet entitled, "Safeguarding the Home Against Fire." This book will be given away at the State Fair this year. The people who secure a copy will be required to give their names and addresses in order that we may send them our bulletin as it is published. In these bulletins we will run articles that will appeal to children as well as to adults.

Everyone should feel the sense of personal responsibility in reference to preventing fires. The child should be made to feel that the responsibility rests on him just as much as it does on his mother or father. He should be made to feel that there is something for him to do—not something for father or mother or brother or sister or preacher or teacher or policeman or fireman to do; but something he himself is to do to protect the lives of those near and dear to him.

We must do everything we possibly can today, tomorrow and every day to prevent fires. In this way I believe in a few years hence we will be able to overtake the progress of fire in the destruction of property and possibly gain on it instead of having the fire loss gradually increasing.



**President Fleming:** I think it is well understood now that the best avenue through which to seek the ultimate results in fire prevention is through the child.

I will now call upon Mr. F. W. Kubasta, Assistant State Fire Marshal of Wisconsin, to continue the discussion.

**Mr. Kubasta:** Mr. President and gentlemen, perhaps one of the best and wisest sages the American continent every produced was Benjamin Franklin and he said, "You cannot teach an old dog new tricks," and also something to the effect that man was a bundle of careless habits. If we start to educate the child when its mind is at the absorbent and retentive stage the best results must accrue. We made an attempt in Wisconsin to ascertain the result of having the children take up the matter of fire prevention. At that time we did not teach it in the schools, but we gave a prize in several schools in several cities for the best essays on fire prevention. At that time the state of Illinois had a very fine fire prevention book and our children procured copies of it. At the national convention Mr. Bennett referred to the results of the teaching of fire prevention in the schools and mentioned the case of a fire which occurred in Illinois. A little boy seven years old was left at home with the baby while his mother went on an errand. In some way the infant, which was just able to creep, got near the stove and its clothes caught fire. The child would have been burned to death if the little boy had not remembered some of the fire prevention lessons he had been taught at school. He rolled the baby in a rug and saved its life, and got slightly injured himself.

Referring to the results of fire prevention so far as essays are concerned, these children not only delved into the Fire Prevention Reader, but they went through their own homes, and I will warrant they talked to their parents about the conditions surrounding their own premises in a way their parents had never been talked to before.

We got our Legislature to pass an act requiring that one hour per week be devoted to the teaching of fire prevention work in the schools. We would like to have that act amended to read "one hour per day." We have distributed through the schools 15,000 copies of a booklet dealing with fire prevention and we are receiving requests for further copies from the children individually, indicating that there is an active interest being created and an interest which will live. There is no doubt that the fireman is the best man to teach fire prevention, but if you can get a teacher who can put snap into it, you will get almost the

same results from the teacher as you will from the fireman, although, of course, the hero worship is absent—they have not got the living model before them. By seeking to educate the children in fire prevention you will ultimately establish universally the sense of personal, individual responsibility, and that is the ultimate solution of fire prevention, the making of the individual absolutely responsible for the cause and origin of a fire.

**President Fleming:** I might say that in Columbus, Ohio, a most spectacular result has been worked out quite recently. Mr. Beale of the Fire department is specially adapted for this particular work. He showed his ability in addressing a number of the rooms in the different schools by request. Immediately thereafter the Chief set him in charge of that particular work. He visits the schools by request at the present time. Immediately after his talk to the children an essay is called for, and the best of these essays are secured and turned over to Mr. Beale by the teacher. After Mr. Beale has read them he selects what he considers to be the very best essay and turns it over to me. After we have subjected each essay to a careful examination the department sends out to those children who wrote the best essays on the subject a very courteous letter of thanks, and you would be surprised to know how much real fruitage there is in that particular work and how they will strive to obtain recognition from the State Fire Marshal's office in the form of a letter.

I will now call upon your Secretary-Treasurer, Mr. John G. Gamber, State Fire Marshal of Illinois, to read his paper entitled: "New Fields for Development of Fire Prevention."

#### **NEW FIELDS FOR DEVELOPMENT OF FIRE PREVENTION.**

**Mr. Gamber:** Any new effort, or any extension in the scope of any work must be justified by some outstanding need, calling for the expenditure of energy along certain lines. This subject then divides itself into two parts: First, what is the need for development of new fields of fire prevention activities, and second, what are the fields which must be developed to meet that need.

What is the need for development of new fields of fire prevention?

I have been paying considerable attention in Illinois to the local fire problems of the various cities. I have become impressed with the fact that the annual fire loss—great as it is and calling

for every possible fire prevention effort—is but a small part of the cost of fires from a community, economic standpoint. This has been brought out forcibly in the last few months when some of our cities, because of the high cost of wages and commodities of every sort, have been obliged to curtail their fire fighting forces and equipment to stay within their revenues.

Our problems in Illinois are similar to the problems of cities of other states. Millions of dollars are invested in fire stations and equipment in American cities. Millions more are expended annually for maintenance. If anything like the actual cost of fires to American cities is to be arrived at, these items of investment and maintenance must be considered along with the cost of the annual fire waste.

With the purpose of getting an idea as to what this cost is to representative American cities, I wrote recently to the Fire Chief of the largest city in every state and asked him to fill out a blank showing the following things:

(1) Amount of money invested in buildings and grounds and equipment.

(2) The total cost of maintenance in 1918.

(3) The total fire loss for 1918.

I asked also for considerable detailed information along these lines. Practically complete information was secured from forty-two cities, while all but one of the remainder furnished partial information.

The figures were tabulated and, using estimates of population furnished by local Chiefs, I reduced to a per capita basis the cost of the investment, cost of maintenance and total fire loss. By adding together these three per capita costs, I secured a very good idea of what fires cost these cities last year. Before reducing the cost of maintenance to the per capita basis, I added interest on the investment at five per cent, as this is properly an annual charge to the cost of maintenance. No effort was made to figure depreciation, since replacements are made annually out of general taxation and show in the cost of upkeep.

I am going to cite the showings from a few of the larger cities. Let's take Chicago first, our leading mid-western city. Chief O'Connor estimated the population at 2,700,000, which I believe is very conservative. The Chicago Fire department represents an investment of \$4,540,268, or \$1.68 per capita. It cost Chicago last year for maintenance \$3,238,318. Add interest on the investment at five per cent, itself the neat little sum of \$227,-

013, and we have the real cost of maintenance, \$3,938,518, or \$1.45 per capita. Chicago's fire loss last year was \$3,462,577, or \$1.28 per capita. By adding these three per capita costs together, we find that it cost Chicago last year to have fires \$4.41 for every man, woman and child of its almost 3,000,000 population.

But Chicago's cost was very moderate. Let's run over to the Pacific coast and take Seattle, Wash. Seattle has a population of 426,000. Here are the figures: Total investment, \$1,400,332, per capita, \$3.42; cost of maintenance in 1918 plus interest on investment, \$1,026,490, per capita, \$2.40; fire loss in 1918, \$1,809,000, per capita, \$4.24; total cost, \$10.06 per capita.

Take an example from the eastern seaboard, Newark, N. J., with a population of 425,000. The investment is \$1,443,075, or a per capita of \$3.39. The cost of maintenance last year, plus interest on the investment, was \$1,284,210, or a per capita of \$3.02. The fire loss in 1918 was \$2,549,468, or a per capita of \$5.99, making the total per capita cost \$12.40.

Just one more example, this time from the south. Dallas, Texas, has a population of 130,000. Its investment is \$618,775, or a per capita of \$4.75. The cost of maintenance last year, plus interest on the investment, was \$340,938, or a per capita of \$2.62. The 1918 fire loss was \$750,468, or a per capita of \$5.77. The total per capita cost reached the figure of \$13.14.

I will not cite further illustrations. I will submit the complete table as an exhibit, with the suggestion that it be printed in the proceedings of the convention, that you may examine it at your leisure. For the present I will merely summarize in order to give you a concrete idea of how expensive fires and fire protection are to most of our cities.

Of the forty-two cities from which complete figures were obtained, all but one had a per capita cost of more than \$3 on the basis outlined above. In thirty-eight cities the figure exceeded \$4. In thirty-one it was more than \$5. In twenty-five it was in excess of \$6. In eighteen it was more than \$7. Fourteen cities paid a bill of more than \$8. In eleven the toll exceeded \$9. In eight it was more than \$10. In six it was in excess of \$12. In three it was more than \$13, while in one the cost passed the \$14 mark.

The only city with a per capita cost of less than \$3 was Albuquerque, N. M., which had the remarkably low figure of \$1.73. Memphis, Tenn., was at the other extreme with the exceptionally high figure of \$17.13.

It might be interesting to note in passing that the salaries of firemen alone amount to more than \$1 per capita in three-fourths of the cities in this list.

It also should be borne in mind that the figures cited represent costs last year. Since then there have been increases of at least thirty-five to fifty per cent.

I made an effort, for comparative purposes, to secure figures from the leading foreign cities, since it is a well known fact that foreign countries are much more stringent in regard to fire prevention measures than is America. I was able to secure the figures only from Stockholm, Sweden. This city, with a population of 413,000, has a per capita investment of \$1.45, had a per capita maintenance expense last year of \$1.06 and a per capita fire loss of \$1.23, or a total per capita cost of \$3.74. Only three of the American cities questionnaired had as low a cost as this and they were cities of 14,000 to 60,000—Sheridan, Wyoming, Albuquerque, N. M., and Huntington, W. Va.

It occurred to me that it might also be interesting to know, in connection with these figures, what fire protection is costing us from another angle—the insurance cost. I was successful in obtaining figures as to the aggregate premiums collected by fire insurance companies last year from the insurance departments of thirty-six states. These were reduced to a per capita basis by use of the latest population estimates of the federal census bureau for the various states.

I found that the cost of insurance protection last year ranged from \$2.18 per capita in New Mexico to \$13.38 in Rhode Island. The range of costs summarized was:

- \$2 to \$3—Four states.
- \$3 to \$4—Eight states.
- \$4 to \$5—Six states.
- \$5 to \$6—Eight states.
- \$6 to \$7—Four states.
- \$7 to \$8—Two states.
- \$8 to \$9—One state.
- \$9 to \$10—One state.
- \$10 to \$11—One state.
- Over \$13—One state.

I will submit the detailed table of insurance premium figures as an exhibit along with the other table.

You can consider these two tables separately or in conjunction with each other. If you consider them in conjunction with each other, you will add to the per capita investment and main-

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# WHAT IT COST AMERICAN CITIES TO HAVE FIRES AND

Table showing (a) money invested in fire stations (buildings and grounds) and equipment in the largest or one of the largest cities in each State, (b) money invested in fire stations to per capita basis. Figures, including population estimate, supplied by Chiefs of the respective Fire Departments.

State	City	Pop. City	1 No. Fire Stations	2 No. Pieces Equipment	3 Cost of Stations	4 Cost of Equipment	5 Total Invested	6 Interest 5%	7 Per Capita Invested	8 Firemen Employed	9 Salaries Firemen	10 Repairs and Replacement
Alabama	Birmingham	216,000	20	35	\$ 118,339	\$ 256,503	\$ 374,842	\$ 18,743	\$ 1.73	130	\$145,918	\$ 15,393
Arizona	Phoenix	32,000	3	10	25,000	39,300	64,300	3,215	2.01	26	33,980	4,057
Arkansas	Little Rock	70,000	7	14	107,312	121,690	229,002	11,450	3.27	50	54,564	1,805
California	Los Angeles	750,000	40	117	858,666	658,257	1,516,923	75,846	2.02	690	792,025	42,399
Colorado	Denver	268,000	20	53	279,140	135,485	414,625	20,731	1.54	228	245,434	50,171
Connecticut	New Haven	177,000	13	32	297,255	371,996	669,251	33,462	3.78	170	245,434	3,000
Delaware	Wilmington	110,000	12	26	250,000	100,000	350,000	17,500	3.18	900	50,000	50,000
District of Columbia	Washington	450,000	40	108	844,076	690,825	1,534,901	76,745	3.41	503	16,000	16,000
Florida	Jacksonville	90,000	7	17	175,000	185,000	360,000	18,000	4.00	102	129,832	5,852
Georgia	Atlanta	225,000	15	29	433,400	211,125	644,525	32,226	2.86	210	129,450	129,450
Idaho	Boise	30,000	4	9	722	45,096	79,018	3,950	2.63	32	38,672	5,732
Illinois	Chicago	2,700,000	142	373	2,428	2,059,640	4,540,268	227,013	1.68	1,974	3,238,318	156,114
Indiana	Indianapolis	300,000	31	69	223,054	202,420	440,113	11,152	0.74	367	418,899	7,000
Iowa	Des Moines	115,000	15	26	237,693	73,876	193,328	9,666	1.93	112	119,520	8,974
Kansas	Kansas City	100,000	9	19	119,452	280,000	1,050,545	52,527	3.50	293	323,504	128,080
Kentucky	Louisville	300,000	28	75	770,545	700,000	1,300,000	65,000	3.83	456	119,356	10,784
Louisiana	New Orleans	339,000	54	59	600,000	171,687	246,687	17,334	5.50	218	742,557	30,840
Maine	Portland	63,000	11	29	175,000	1,240,210	2,297,332	114,866	2.70	797	1,656,282	88,795
Maryland	Baltimore	850,000	53	196	1,057,122	390,000	1,065,000	53,250	2.56	500	1,217,260	40,000
Massachusetts	Boston	794,000	62	150	2,265,200	69,346	116,500	5,825	4.31	22	29,856	198
Michigan	Detroit	960,000	62	162	1,120,837	600,000	1,630,662	81,533	1.80	843	1,144,672	85,000
Minnesota	Minneapolis	415,800	31	93	675,000	142,061	203,561	10,178	2.26	53	93,718	3,500
Mississippi	Jackson	27,000	4	9	47,154	196,585	711,135	35,556	3.02	306	372,439	3,500
Missouri	St. Louis	905,700	50	189	1,030,662	49,500	82,338	4,116	5.48	20	27,904	4,805
Montana	Butte	90,000	4	7	61,500	200,000	430,000	21,500	5.05	170	146,687	274,203
Nebraska	Omaha	235,000	23	36	514,550	560,588	1,443,075	72,153	3.39	555	937,853	1,864
Nevada	Reno	15,000	3	7	32,838	19,725	19,725	986	0.73	11	13,448	1,864
New Hampshire	Manchester	85,000	10	34	200,000	75,000	130,000	6,500	3.25	35	36,510	2,500
New Jersey	Newark	425,000	34	69	882,487	40,000	90,000	4,500	3.60	20	28,500	500
New Mexico	Albuquerque	27,000	2	3	19,725	250,000	1,689,635	84,481	1.94	601	855,000	14,000
New York	New York	6,000,000	300	780	55,000	280,000	426,400	21,320	3.87	94	110,600	10,573
North Carolina	Wilmington	40,000	4	12	55,000	451,967	752,747	37,637	2.41	393	471,498	60,213
North Dakota	Fargo	25,000	2	7	50,000	968,388	3,162,641	158,187	1.80	1,536	1,730,500	42,295
Ohio	Cleveland	869,800	38	90	882,307	175,800	243,800	12,190	2.43	102	78,668	16,948
Oklahoma	Oklahoma City	110,000	10	23	176,400	60,000	150,000	7,500	5.00	17	21,560	2,300
Oregon	Portland	311,550	33	39	306,780	362,000	864,000	43,200	5.95	260	262,053	5,187
Pennsylvania	Philadelphia	1,750,000	76	201	2,195,253	200,000	618,775	30,938	4.75	300	420,424	7,000
Rhode Island	Providence	259,500	27	87	849,500	84,000	209,000	10,450	1.67	86	214,000	3,611
South Carolina	Charleston	100,000	11	26	68,000	175,800	243,800	12,190	2.43	102	78,668	16,948
South Dakota	Sioux Falls	30,000	2	9	90,000	60,000	150,000	7,500	5.00	17	21,560	2,300
Tennessee	Memphis	145,000	13	27	502,000	362,000	864,000	43,200	5.95	260	262,053	5,187
Texas	Dallas	130,000	16	41	418,775	200,000	618,775	30,938	4.75	300	420,424	7,000
Utah	Salt Lake City	125,000	6	14	125,000	84,000	209,000	10,450	1.67	86	214,000	3,611
Virginia	Richmond	185,000	22	46	360,000	387,846	1,460,332	73,016	3.42	598	816,628	76,274
Washington	Seattle	426,400	36	89	1,072,486	30,000	95,000	4,750	1.58	27	32,160	1,650
West Virginia	Huntington	60,000	5	10	65,000	507,330	1,143,325	57,166	2.26	550	789,337	48,572
Wisconsin	Milwaukee	505,230	35	80	507,330	12,925	22,688	1,134	1.62	7	9,099	212
Wyoming	Sheridan	14,000	1	3	9,763							
Foreign												
Sweden	Stockholm	413,000	8	31	400,000	200,000	600,000	30,000	1.45	243	250,673	43,200

\*1 Buildings all on city parks. Lots not included in total investment.

\*2 Volunteer department. No paid firemen.

\*3 Replacement, and hence maintenance, cost high in 1918 because of motorization of department.

\*4 Full per capita cannot be given, as cost of buildings and grounds is missing.

\*5 Cost of equipment not specified. Looks as if it were included in cost of

\*6 Investment includes water supply: \$1,500 for building and site, and \$1.3 personal property.

\*7 Lives lost include all who met death from burning. In other cities toll only deaths in fires to which department responded.

\*8 One station rented at \$150 a year. Other in city hall.

# AND FIGHT FIRES IN 1918.

in e. cost of maintenance in 1918; and (c) fire loss for 1918, with reduc-  
e Fire Insurance. Table prepared by John G. Gamber.

10	11	12	13	14	15	16	17	18	
Repairs and Replacement	Total Cost Maintenance	Add Int. on Investment	Per Capita Maintenance	No. of Fires	Lives Los	Property Loss	Loss Per Capita	Tot. Exp. per Capita (Add 7, 13, 17)	Note
\$ 15,393	\$ 216,215	\$ 234,958	\$ 1.08	2,592	1	\$ 730,298	\$3.38	\$ 6.19	
4,057	48,267	51,482	1.61	121	0	66,505	2.07	5.69	See *1
1,805	100,637	112,087	1.60	603	2	420,317	6.00	10.87	
42,300	940,220	1,016,066	1.35	2,269	3	540,737	0.72	4.09	
50,171	360,885	381,616	1.42	1,125	0	269,291	1.00	3.96	
3,000	261,234	294,696	1.66	808	1	489,615	2.75	8.20	
50,000	96,000	113,500	1.03	250	0	50,000	0.45	4.66	See *2
10,000	776,320	853,065	1.89	1,525	14	294,752	0.65	5.95	
5,852	169,762	187,762	2.08	696	0	283,544	3.15	9.23	
129,450	320,320	352,546	1.56	1,253	0	310,856	1.38	5.80	See *3
5,732	52,558	56,508	1.88	112	0	45,319	1.51	6.02	
156,114	3,711,505	3,938,518	1.45	12,336	27	3,462,577	1.28	4.41	
7,000	500,516	511,668	1.70	2,724	3	2,049,908	6.83	9.27	See *4
8,974	201,574	223,579	1.94	1,180	0	753,896	6.55	12.31	
128,080	139,199	148,865	1.48	1,132	2	193,048	1.93	5.34	
	451,585	504,112	1.68	1,053	6	385,424	1.28	6.46	
	596,672	661,672	1.95	596		369,367	1.09	6.87	
10,784	171,043	188,377	2.99	627	1	233,151	3.70	12.19	
30,846	1,043,175	1,158,041	1.36	2,522	20	590,345	0.69	4.75	
88,795	2,221,381	2,334,641	2.94	4,134	1	2,648,198	3.33	9.12	See *5
40,000	1,961,160	2,160,959	2.25	4,019		2,670,261	2.78	9.19	See *6
10,000	754,134	807,384	1.94	2,881	5	1,139,590	2.74	7.24	
198	40,047	45,872	1.69	332	0	48,287	1.78	7.78	
85,000	1,225,079	1,306,612	1.44	3,878	45	2,518,242	2.78	6.02	See *7
	142,000	152,178	1.69	338	2	55,697	0.61	4.56	
3,500	486,300	521,856	2.22	1,112	16	50,767	2.13	7.37	
	34,859	38,975	2.59	68	0	18,606	1.24	9.31	
4,805	183,098	204,598	2.40	453	4	3,941	1.10	8.55	
274,203	1,212,057	1,284,210	3.02	2,136	3	2,49,468	5.99	12.40	
1,864	18,331	19,317	0.71	134	0	7,845	0.29	1.73	See *8
	10,000,000		1.66	15,000	40	9,000,000	1.50	3.16	See *9
2,500	50,260	56,760	1.41	141	1	142,516	3.56	8.22	
500	30,000	34,500	1.38	89	0	32,000	1.28	6.26	
				3,344		1,861,443	2.14	4.08	See *10
14,000	150,000	171,320	1.55	734	0	231,180	2.10	7.52	
10,573	593,357	630,994	2.02	1,230	3	385,000	1.23	5.66	
60,213	2,168,216	2,326,998	1.32	4,796	24	4,214,675	2.40	5.52	
42,295	594,146	636,621	2.45	1,844	0	590,914	2.27	7.99	See *5
10,948	95,616	107,806	1.07	236	0	72,795	0.72	4.22	
230	22,860	30,360	1.01	125	2	228,778	7.62	13.63	
5,187	350,019	393,219	2.71	1,676	4	1,229,898	8.47	17.13	
7,000	310,000	340,938	2.62	800	0	750,468	5.77	13.14	
3,611	127,676	138,126	1.10	436	0	160,000	1.28	4.05	
	339,000	357,000	1.93	695	5	366,981	1.98	5.85	See *11
76,274	953,474	1,026,490	2.40	2,486	0	1,809,000	4.24	10.06	
1,650	39,960	44,710	0.74	209	3	60,596	1.06	3.38	
48,572	991,248	1,048,414	2.07	2,140	6	1,052,176	2.08	6.41	
212	11,119	12,253	0.87	42	0	1,236	0.09	2.58	
43,200	407,400	437,400	1.06	954	0	507,300	1.23	3.74	

in cost of stations.  
e, and \$1,316,684 for  
cities toll includes

\*9 Full per capita cannot be given, as cost of buildings and grounds and equipment is missing.

\*10 Full per capita cannot be given, as cost of maintenance is missing.

\*11 Full per capita cannot be given, as cost of equipment is missing.

\*12 Does not include reciprocal companies.

\*13 Figures for 1917.

## What Insurance Cost the States in 1918.

Table showing aggregate premiums collected in the various States by Fire Insurance Companies in 1918, with reduction, to per capita basis. Figures supplied by Insurance Commissioners. Population based on latest federal estimates. Table prepared by John G. Gamber.

State	Pop. of State	Premiums Collected	Premiums Note Per Capita
Alabama	2,395,270	\$5,882,742	\$2.41
Arizona	272,000	1,752,559	6.44
Arkansas	1,793,000	5,535,576	3.08
California			
Colorado	1,014,600	5,236,319	5.16
Connecticut	1,286,300	12,071,543	9.38
Delaware	217,000	1,155,253	5.32
Dist. Columbia	374,600	1,195,718	3.19
Florida			
Georgia	2,935,600	8,050,544	2.74
Idaho	461,800	2,282,664	4.94
Illinois	6,317,800	39,571,737	6.26
Indiana	2,854,200	11,802,141	4.13
Iowa			
Kansas	1,874,200	7,060,000	3.76 See *12
Kentucky			
Louisiana	1,884,800	7,553,597	4.01
Maine	782,200	5,642,424	7.21
Maryland	1,384,500	7,396,715	5.34
Massachusetts	3,832,800	33,302,884	8.68
Michigan	3,133,700	14,749,400	4.71
Minnesota	2,345,300	11,261,154	4.80
Mississippi			
Missouri	3,448,500	14,331,741	4.15
Montana			
Nebraska			
Nevada	111,800	617,375	5.51
New Hampshire	446,400	4,885,900	10.95
New Jersey	3,080,400	20,026,035	
New Mexico	437,000	954,650	
New York	10,647,000	58,964,206	5.50 See *13
No. Carolina			
No. Dakota	791,400	3,084,435	3.90
Ohio			
Oklahoma			
Oregon	888,200	6,493,547	
Pennsylvania	8,798,100	47,714,286	
Rhode Island	637,400	8,528,779	
So. Carolina	1,660,900	5,219,215	
So. Dakota	735,400	4,486,565	
Tennessee	2,321,300	7,454,733	3.21
Texas			
Utah	453,600	1,185,634	2.61
Virginia	2,234,000	8,075,075	3.60
Washington			
W. Virginia	1,439,200	5,339,687	3.71
Wisconsin			
Wyoming	190,400	961,266	5.04
Vermont	366,200	2,038,396	5.56





tenance cost of any city Fire department the per capita insurance premium cost of the state in which that city is located, since it is the insurance premiums which pay the losses. This would give a very fair and forcible idea of what protection against fires and protection against losses are costing.

But, from whatever angle you look at the figures, the inference is irresistibly the same. The cost of having fires in American cities is altogether unreasonable and exorbitant. You will draw the same conclusion which I have drawn: That there is a pressing need for development of new fields for fire prevention and that these fields are especially the opportunity and responsibility of local, community forces.

What are these new fields?

Before proceeding further I want to take occasion to pay a tribute to the Fire Chiefs of this country and their men. They have accomplished great things in the way of fire prevention and with very little reward in the way of recognition. While this agency or that organization has been taking unto itself a large amount of credit for results in the field of fire prevention, the firemen have plodded along faithfully and diligently in their various communities with scarcely more than passing attention being accorded them. Their hearts and souls are in this work and we may look for ever increasing, effective results from them.

There is a field which has been scarcely touched and I know of no other with more fruitful possibilities for development. I have in mind the field occupied by the local agents of the insurance companies. Here are men peculiarly fitted by the position they occupy and by their responsibility both to their companies and to the public, for this great work. What a potent force they could be in every community!

I am going to discuss the local agent first from the viewpoint of his duty to his company, since that, of course, is his first duty. If he owes the company anything, it is to see that its interests are protected as fully as possible on every risk he writes. This takes in both the moral and physical aspects of the risk.

Consider for a moment the moral risk. Over-insurance is the forerunner of the crime in the case of the professional arsonist and the temptation to commit the crime in the case of the unscrupulous, non-professional. If the over-insurance evil could be eliminated, fraudulent fires would be reduced to a minimum. No one is in such a favorable position to check this evil as the local agent.

It would seem then to be the first duty of the agent to see

that values are as represented on every risk he is asked to write. He should inspect the risk as a matter of sound business practice. If necessary, he should consult with the banker or other person who is familiar with the financial standing of the prospective policy holder. No successful business man would accept or guarantee an obligation on any other basis. Through some sort of follow-up system, he should keep posted on his more important risks, so as to know whether the values are being kept up or are depreciating. Especially should he be on guard for the professional arsonist, who makes a showing of values or prosperity just long enough to secure a policy.

It would not be so hard to do these things as it might seem. The local agent knows the people of his community or neighborhood and should be acquainted with the doubtful moral risks. He is in a position to know, through his own business standing in the community and through his confidential relations with his banker, when a good moral risk becomes an unsafe one through the vicissitudes of business. He ought to make it a point to keep advised as to the affairs of the strangers who move in and take or seek a large sized policy. His knowledge of the tricks of the arsonist and of human nature should stand him in good stead. He should always bear in mind that an attempt at over-insurance is a sure cue to a dangerous risk.

There are doubtless many good agents who make earnest efforts along this line, but too often we find that the sole aim of the agent seems to be to write as large a policy as possible in order to increase his commission on the premium, with the quality of the risk his second consideration. This, of course, is playing right into the hands of the crook. And worse still, it sometimes happens that it is the local agent who makes the loudest protest when payment of a claim is held up, pending investigation by the Fire Marshal, doubtless because his obsession with the idea of prompt settlements for advertising purposes overcomes his sense of discrimination.

If it is important to inspect risks as to values, it is doubly important to inspect them as to physical condition. The loss due to incendiary fires, while large, is but a small percentage of the total fire loss. Probably 90 per cent of the total fire loss is due to natural causes, and a good part of it is directly attributable to physical hazards which should not exist.

Not so long ago the attention of our department was called to a business house in southern Illinois. We found that electric wiring was strung all over the place like so much clothes-

line, with scarcely any pretense of cleats or supports. A car-load of old boxes, barrels and loose paper littered the basement. Things could not have been arranged more beautifully for a fire. And the insurance policies aggregated, not \$4,000, the value of the properties covered, but totaled \$10,060!

Of course, we find such flagrant cases only occasionally, but we have another condition which is more general. Our department will issue an order for the removal of a gasoline engine or some similar hazard. It frequently happens that we then receive a letter from the assured, stating that his local agent has attached a gasoline permit clause to his policy and has advised him that the order of our department should be withdrawn. Often it is the agent himself who writes and asks that the order be revoked.

I believe it is the duty of every agent to reject every risk where flagrant hazardous conditions are found, withholding the policy until conditions are remedied. He should penalize every special hazard with the extra charge, where the extra charge is provided, and not wink at these special hazards, as some agents are inclined to do.

If agents generally would inspect their risks and act in accordance with the suggestions I have made, I believe we could look for a very sharp reduction in losses immediately. If a man finds that he cannot secure insurance or that the premium is going to be excessive because of the hazards, he is going to do something about the hazards.

Before passing, I want to suggest the need of reinspections when policies are renewed and in certain cases, at other times. I have in mind particularly a class of risks in the larger cities. These are buildings which once were ideal residence properties but which, through industrial or social transitions in the districts in which they are located, have become deteriorated and in many cases vacant and the rendezvous of tramps and worse. They are the worst sort of hazards and are continually the scene of fires. In many cases our investigations reveal that insurance is in force for the full, original amounts. It is needless to say that with this temptation always before a property owner with permanently depreciated values on his hands, not all these fires are accidental. If the agent had kept fully informed as to these risks and had taken the proper action, the policies would have been cancelled long since. But we find in too many instances that he has not only failed to do this, but has actually written new policies on buildings which are scarcely more than

shacks and which no company would carry if apprised of true conditions.

I now come to my second point, the duty of the local agent to the assured. He is the logical advisor of the assured and should act as his fire prevention counsellor. He should make a more careful study of the schedules and familiarize himself with the fire hazards and special risks. He should go over these painstakingly with his client, advising how they may be reduced and the premium lowered. He could advise ways of improving the risk otherwise. He has the most powerful appeal there is—the appeal to the pocketbook. Furthermore, no honest man can afford to have a fire and the assured in most cases will appreciate advice and assistance in reducing the danger of fire to a minimum.

Finally, because he is in the insurance business, the agent has a duty to the public, since it is the public which pays the premiums which sustain the losses. The insurance agents should be the fire prevention leaders in their communities. They should find out whether their local building codes and electric wiring ordinances are as effective as they should be, whether there are ordinances requiring the removal of rubbish and debris, and whether the ordinances are being lived up to. If the ordinances are not adequate or are not being complied with, they should strive to have them made adequate and enforced. They should be the leaders in fire prevention and clean-up day campaigns in their communities, working constantly for the education of the people along more advanced ideas of fire prevention and protection.

Organized effort, of course, is necessary to accomplish much along these lines. In the larger communities the organization machinery is already at hand in the Chamber of Commerce. Made up of the most substantial and influential interests of the city and dedicated to the advancement of the civic welfare, it is the most potent force in any community. If its governing board were apprised of the need for fire prevention activities, what they would mean to the city and how to go about to get practical results, an effective program would be in operation in short order.

Here then is the big opportunity for the local agents. The progressive ones are always identified with their Chambers of Commerce. Their advice would be heeded and their leadership accepted the same as in the case of other interests, which are alive to the opportunity of advancement through community effort. But first the agents themselves must awaken to the pos-

sibilities which lie before them for the advancement of the cause.

In the smaller communities the local agents should form local units, interesting influential and far-seeing business men in the work, and getting live fire prevention organizations started.

I have tried to outline in a general way the possibilities for effective fire prevention work by the local insurance agents. I have made the suggestions, not by way of criticism of the agents, but by way of pointing out opportunities as I see them.

Many of the agents no doubt are grasping these opportunities, but the real inspiration and direction will have to come, of course, from the company managers and then down through the specials and field workers. It means a great deal of educational work among the agents. Agents as a whole must be inspired to a new vision. They must be made to see that the man who shuns the poor risks, who works continually for the advancement of the policy holder and the cause of loss reduction in his community, is the man who will get the most business and the best business.

The managers and field men are fully awake to the possibilities in this field. Taken as a whole, there are no more keen, far-sighted, energetic men, nor men so earnestly desirous of reducing fire losses by intelligent fire prevention work. The criticism we so often meet when fire prevention activities are undertaken—that the insurance interests do not want losses reduced because they want high premiums to prevail—is a popular fallacy. We all know that the profits of the companies would probably be larger, and certainly more secure, on a smaller premium basis, if a great reduction in the losses could be effected. No one feels this popular suspicion more keenly than the managers and field men and no one is more anxious to counteract it than they.

We have all witnessed what these men accomplished during the war through their Conservation Association work, in co-operation with State Fire Marshals, local Fire Chiefs and other agencies. This work was a lesson in what co-operation of all forces allied for fire prevention can do. This was accomplished under the patriotic stimulus of the war, but we have seen these same men organizing enthusiastically to continue the efforts in the days of peace. We may be assured that they are on the job. Their enthusiasm and spirit of service will permeate the ranks of the local agents, and I think we may look forward to the steady development of the field of the local agents until it has reached its full possibilities.

**President Fleming:** It is quite apparent that Mr. Gamber has given his subject very extensive study, and I am sure you will find the tables contained in his paper of the utmost importance in your work.

I will now request Mr. Walter B. Bell, Fire Prevention Commissioner of Tennessee, to lead the discussion.

### DISCUSSION.

**Mr. Bell:** Mr. Chairman and gentlemen: I have had the pleasure of reading Mr. Gamber's paper and I want to call your attention particularly to the question of the local agent. I have had some little experience as a local agent and know to some extent whereof I speak. Since I have been in the office of Fire Prevention Commissioner of Tennessee I have given the matter considerable study, but, in view of the fact that I have been in office only since June 9th last, it seems a little presumptuous for me to appear on this program with fire prevention officials who have been in the work for so much longer a time.

In making a new order for additional inspection blanks recently, I added several questions. These questions referred to the amount of insurance carried on the building, the amount of insurance carried on the stock, the value of the building, and the value of the stock in the last inventory. Now, you cannot get all of that information, but what you do get will probably be instrumental in preventing a fire. If I find a man is carrying too much insurance I have a quiet confidential talk with the special agent of the insurance company and furnish him with that information. One of my deputies overheard a conversation between two wholesale merchants in which one said to the other that he would be damned if he would stand the next drop in prices. I immediately reported that and said: "You get that fellow's affidavit and send that information to the men in charge of the federal investigation." I do not believe there is going to be a fire! I believe in investigating fires before they happen rather than afterwards.

**President Fleming:** As we are very anxious to hear the two remaining papers during this session, perhaps the discussion could be deferred until tomorrow morning.

I have now very much pleasure in presenting Mr. H. L. Reade, State Fire Marshal of North Dakota, who will speak on: "Rural Hazards. How Shall They Be Eliminated?"

## RURAL HAZARDS—HOW SHALL THEY BE ELIMINATED?

**Mr. Reade:** The subject assigned me "Rural Hazards—How Shall They Be Eliminated?" applies so directly to Bulletin No. 36 of Howard E. Butz, State Fire Marshal of Pennsylvania, in the June 1919, issue of "The Fire Engineer" that I am going to quote the Bulletin almost in its entirety and the credit should go in a great measure to Marshal Butz.

The methods of protection against fire in cities and villages have in the past few years undergone a decided change for betterment, but in the country and townships practically nothing has been done for adequately protecting property and the elimination of waste by fire. That there is no excuse for the existence of such conditions is evidenced by the advent of motor-drawn fire apparatus, which has opened up a wide field of usefulness. Under the old method, horse-drawn fire apparatus could not cover a large amount of territory owing to distance involved and the limit of horse endurance, and even to suggest to the smaller towns having such apparatus that they lend their assistance to their country brethren in their trouble, while perhaps received with a willingness to comply, yet under the circumstances was necessarily though reluctantly refused. This is now changed and if co-operation be established between localities having motorized apparatus and the surrounding country, taking in a radius of from five to ten miles, there is no reason why protection should not be readily afforded.

In these days of universal telephones the alarm can be given and auto apparatus make quick response over considerable territory. The combination chemical and hose wagon of the city department is, however, of little use beyond the reach of water mains, and the big water pumping engine with its ability to throw enormous volumes of water is too heavy for country roads and of too great a capacity for the water supply.

The small country town in rural districts gets most of its living from the farmer and may find it a hard problem to get an efficient fire equipment. The hand engine and the small two-wheeled chemical have been more or less successfully supplemented in some cases by the elevated tank water system. This fire equipment, however, covers only a comparatively small area.

A light auto fire equipment, combining a chemical and pumping engine and hose wagon, has recently been brought out



which admirably fills the requirements for the small town and is amply able to protect a considerable section of the surrounding country as well. If the small town and the rural district unite in the purchase of this equipment the benefit will be mutual and the cost very reasonable to all concerned. The rural population can thus be reasonably sure that a telephone call will find the town Fire department equipped and ready to serve them promptly.

Apparatus now on the market seems especially adapted for this service. The cost is inconsiderable, especially when the extent of the protected territory is considered. Its foundation is a well known make of automobile, admittedly the most generally understood and used car in the country; the one for which supplies and repairs can be most readily and economically obtained. Carried on this machine is an efficient chemical equipment and a pumping outfit of sufficient capacity to handle any fires which might occur in the rural districts. One machine centrally located would protect the surrounding country, while lightness would permit it to take water from sources unavailable to the heavy city apparatus. The very essence of successful fire fighting by a Fire department is rapidity in getting to the fire with effective fire fighting machinery. All fires are the same size at the start and the first five or ten minutes is the critical time which decides the amount of loss. This motor apparatus, which can be operated by anyone capable of driving an automobile, enables the Fire department to get there quickly and to do effective fighting when they arrive. Simplicity and rapidity of one of these machines eliminates much of the ordinary confusion attendant at all fires. Its quick arrival with the chemical would often prevent a small fire from becoming a large one. It would fight prairie and brush fires effectually, as well as the large fires in village and town. If co-operation be established between localities having motorized apparatus and the surrounding country districts, there is no reason why protection should not be afforded and rural hazards greatly eliminated.

Co-operation should be started by calling a meeting of the town people and those in a designated territory, and provision made that certain portions of the expenses of maintenance of apparatus be borne by those who desire protection.

The road supervisors should be included in this meeting and induced to give especial attention to condition of the roads and bridges in each district in which protective measures are

considered, for depending upon the condition of the roads and bridges rests the promptness of responding to the call for help.

This leads to the question which is agitating the entire state, "Good Roads," and it is time that Fire departments, who have by their enterprise and hard work succeeded in acquiring efficient apparatus, lend their aid to their less fortunate neighbors in the prevention of and protection against fire; and at the same time it is the duty of those desiring this aid to insist that the roads and bridges in their respective districts be so made and kept that regardless of weather, or other conditions, they will be assured at all times that when assistance be required it will be forthcoming without delay or possible accident owing to road conditions.

Supervisors of roads should see that roads and bridges are always kept in first class condition, permitting safe traveling over them regardless of other difficulties. This is a question of home safety and this movement should receive serious thought and a call sent to those whose property is without protection, and immediate arrangements made with the nearest place having motorized apparatus to respond when needed. In return for service, which in many instances is made with considerable inconvenience by those who willingly respond to the call of their fellow-men, there should be a financial arrangement made to contribute a share in the upkeep of apparatus and a positive insistence on the part of the taxpayer that roads be kept in first class condition, permitting the safe carrying of the heaviest apparatus.

The question of rural or township protection, although new in general, has already been agitated in several states and has met with such a response that in the near future it is hoped that it will apply to the other states. In one instance a call was made from a small hamlet, fourteen miles from a city which had but recently motorized their apparatus, and in thirty minutes from time of call two pieces of apparatus had responded and were in action, and in a short time after arrival the fire was under control. This was possible owing to the good condition of the roads and bridges. There is no reason why the same assistance should not be accorded to all localities not equipped for fire protection, depending on the liberality of those more fortunate localities in a position to respond when assistance is called for.

Each constituted fire district should provide for inspection at least twice each year of all buildings in said area. Ev-

every farm should be provided with adequate ladders so that the highest points on all buildings could be easily reached, besides approved fire extinguishers, containers filled with non-freezable liquid, and boxes of sand distributed for immediate use, all of which could be installed at a minimum expense.

This question of rural fire protection is being discussed all over the country. In Massachusetts and other New England states the old town meetings, which are held periodically and vote appropriations for various township needs, furnish a method of covering this requirement. Many townships have availed themselves of it and many more are planning to do so.

New York state has a fire district law under which, on a petition signed by a number of the voters, the authorities can set off any stated section of the country named in the petition as a fire district and the voters in this district can elect fire commissioners, issue bonds and purchase fire equipment to be located in the center of the district for the protection of the whole district. There should be a law enacted in every state where the rural population could subscribe to the purchase of fire apparatus to be located in a village for the protection of all subscribers. Other states are passing laws permitting the township authorities, on proper petition, to join with the villages and towns in purchasing apparatus for their mutual protection. The time is at hand when the rural districts can be protected against fire, which will greatly eliminate and minimize rural hazards.

**President Fleming:** That is a subject of very great importance. In our state we are just trying to develop it.

I am going to ask that we reserve the discussion on Mr. Reade's paper and also on the next topic until tomorrow.

I will now call upon Mr. James F. Joseph, Secretary of the Conservation Association for the Central States, to speak on the subject, "Educational Results of Conservation Association Work."

#### EDUCATIONAL RESULTS OF CONSERVATION ASSOCIATION WORK.

**Mr. Joseph:** On March 21, 1917, twelve days prior to the assembling of Congress for the purpose of considering war, the National Board of Fire Underwriters of the United States, by resolution pledged "its services, resources and facilities, at the disposal of the United States government," and offered to "act as a medium through which may be centralized the knowledge, training and services of the inspection and engineering forces

in its employment and of all other fire insurance organizations."

Such resolution was personally presented to the Secretary of War at Washington on March 24th by the President and General Manager of the National Board. It was referred to the Director of the Council of National Defense, by whom it was promptly and cordially accepted.

Thereby the National Board attained the distinction of being foremost among American organizations to render to the federal government a nation-wide service.

The paramount need of the hour was food! Where was it? In what quantities? How was it housed? To what hazard subjected? How to remove conditions that would lead to its destruction by fire? How to best safeguard? In effect, how to conserve, for the first and most vital needs of the allies and the sustenance of their peoples, the foodstuffs in the United State: ?

The National Board immediately visualized the mobile organization of the field men of the fire insurance companies possessing the ability, born of experience, as the medium through which this most urgent service could be accomplished.

Upwards of four thousand field men were peaceably drafted in the formation in each state of a conservation association, under eleven advisory committees covering sectional divisions of the country, all acting under the Department of National Service of the National Board.

The services of these state conservation associations were tendered to the Governor of each state and heartily accepted by each.

These field men were given credentials as Deputy State Fire Marshals. or, in states not enjoying the great advantage of a Fire Marshal, they were empowered by other state officials to act as special conservation inspectors in behalf of the state.

The principal drive was in places handling foodstuffs. In the case of grain, from the country and terminal elevators; thence to the flour mills and steam bakeries; to the storage, freight and dock warehouses. Other foodstuffs were treated in similar fashion.

Sympathetic staples were also carefully inspected, embracing principally cotton, wool, lumber, coal, ore and others of a like value, from which was produced the food, the clothing and the munitions for the fighting men of the allies. The physical result of such conservation association work during 1917 and 1918 shows that approximately 125,000 premises were inspected

and 287,000 recommendations for improvements made. It is safe to assume from our knowledge that over 80% of such recommendations were carried out. The practical results were reflected in the marked reduction of fires and serious losses in the classes of properties subject to such inspections as shown by the records of the various fire insurance companies, both stock and mutual.

The attainment of such results, with its consequent great assistance to the government, could not have been accomplished had not state officials and especially the Fire Marshals stood firmly back of the inspector's work, and without fear or favor, having but the loyalty to their country in mind compelled, when necessary, the property owner to safeguard his premises.

These conservation inspectors, drawn from the ranks of all character of fire insurance companies, went forth, not as representatives of their companies, but wholly as neutral pleaders of conservation. They worked along lines drawn from general experience, founded upon common sense. Thus in setting aside the individual requirements of any one company to meet its own ideas, impressed the property owner with the sincerity of their purpose and gained his confidence in a manner never previously in evidence.

He accepted of their recommendations as the best means of conserving his property, rather than the idea he entertained yesterday, that inspectors of fire insurance companies had to find some fault. A new thought was born to the property owner. Its cultivation was demonstrated in the carrying out of the recommendations by the great majority of property owners.

This method expanded the ability of the average inspector. His investigations were not confined to properties on which insurance was carried, but to all properties. He never even inquired as to what, if any, insurance was carried. He was unhampered by the standing or influence of the owner. He was not courting the favor of agent or broker in control of the insurance; he didn't know and he didn't care who controlled the insurance.

He was not governed by the rules of his company regulating action on special classes. In other words, he had no business in hand other than to find everything and anything that would jeopardize the property by fire, to request the removal of unnecessary conditions; to safeguard such hazards as were necessary to the proper operation of the risk; to plead for prompt

compliance with his recommendations; and when necessary, to invoke the aid of the Fire Marshal to compel the unreasonable owners' compliance.

To the credit of the business men of the country we are pleased to testify to the few cases wherein the Fire Marshal was compelled to adopt drastic measures. By such appeals to the human interest, and the enthusiasm of the inspectors, there has been inculcated into the mind of the average property owner a clearer conception of conservation.

Through the experience thereby acquired, by their own free admission, inspectors of today are a better equipped lot of inspectors than they were two years ago.

During the inspection of 24,000 properties in the middlewest states made in 1917, the number of fires in such classes noticeably decreased from previous years. Notably in one of the great grain-growing states during the twelve months preceding June 1917, an average of two elevator fires per week were reported to the State Fire Marshal's department. During the inspection drive in that state, from June until the end of December of that year, not one elevator fire was reported to the Fire Marshal.

The inspectors were on the job suggesting and urging betterments. The property owner's loyalty spurred him to introduce improvements to care for and also to guard, by special watchman in many cases, his property. The newspapers appealed to each citizen to promptly adopt the suggestions of the conservation inspectors.

The inspections were completed about the first of the year. The inspectors then were compelled to turn their attention to the individual business of their respective companies, already far behind in their work on account of the conservation campaign and the added duties placed upon each field man by virtue of the lack of man power. Then what happened? The fires became more frequent. Why? Simply because the owner's good intention to act as his own fire warden was forgotten in looking after, what he thought, were more important matters. The same results during the inspection of 19,000 properties in the same section of the country were in evidence in 1918 and due to identical conditions. Now then, looking to the big and important majority of property owners during the interim of the inspector's visits. They were none-the-less loyal. They had no desire to have fires destroy. They believed the inspector just as good conservationists as when the inspector inspired them.

They forgot. Through forgetfulness they became careless, unconsciously if you please, but careless just the same. Carelessness begot dangerous conditions out of which fire originated and destroyed.

What's the answer? Inspection is not a synonym of conservation. To derive the full results of conservation and fire prevention effort, you must not only obtain the corrections formulated through inspection, but see to it they are maintained. The inspector can't make the property owner a good housekeeper; he can only show him how.

The annual destruction of property in the United States and Canada is about \$357,000,000. You will note a variation from the well remembered figures of \$250,000,000, which is quite large enough, but only represents the losses paid by insurance companies. But please bear in mind that but seventy per cent of the values destroyed are covered by insurance. The thirty per cent difference brings the annual disgraceful amount of waste to \$357,000,000.

Now, then, if we are honest in meeting this situation, all must co-operate in untiring effort and unremitting vigilance in educating the people to conserve. Too much time has been consumed in everybody's over-indulgence in that greatest of international games, whose monicker is "passing the buck." The issue has been muddled, by over emphasis from certain quarters, for only reducing the fire loss. Let us drop the misused, or perhaps misunderstood, expression of fire loss and urge co-operation for preserving the property we have by the application of conservation and fire prevention methods, the important point being to preserve, rather than direct our attention to the purely mathematical feature of fire loss.

Let us make clear to the citizen that he is contributing to the payment of every property value destroyed by fire. Not only through the cost of the rate on his own property, which he must understand is equitably regulated by the entire values destroyed, but that he also contributes annually for the maintenance of Fire departments a sum about equal to the amount paid for property loss.

Each community should organize a conservation and fire prevention association. The State Fire Marshals in several states have started such organizations and, with the co-operation of the conservation associations, will no doubt perfect them in every community in each state. Such local associations to

prove effective must see to it that the inspector's judgment is not only carried out, but as well inaugurate and perpetuate a system of "follow-up" inspections to maintain the safest possible conditions in each property.

Some people say such organizations are only possible in small communities. Likewise some of our very best people give utterance to the thought that such work, while it would undoubtedly reduce the number of fires and thereby most likely lessen the amount paid for losses by insurance companies, consequently their time and their energy, would be entirely for and only for the benefit of the fire insurance companies.

Wrong again! Let us look at Cincinnati, Ohio, with a population of 420,000, which would hardly qualify as a small community. For a number of years preceding 1906 the cost of insurance in that city was continuously upward, to keep pace with the annual abnormal losses and the ineffectual efforts to induce the city to adopt fire prevention methods. The few men whose vision of the efficacy of fire prevention could not be dimmed, kept hammering away. In 1910 they introduced the "Paint-up and Clean-up" campaign. The result compelled the unbeliever to assume an erect attitude, and likewise to perceive a few things. Then followed systematic inspections by the Fire department and ultimately the formation of the Bureau of Fire Prevention in the city Fire department. Without introducing details, the conservation and fire prevention methods made good, as reflected by the frequent reduction in rates from 1910 to 1918, represented by thirty-one per cent on buildings and thirty-two per cent on contents. The financial exhibit is a saving to the property owners of \$850,000 annually for the purchase of indemnity against fire. Through the fire prevention methods 320 buildings were razed in 1916; 400 in 1917. In 1918 it was only found necessary to raze 177 buildings. There were 689 less fires in 1918 than in 1917. Conservation and fire prevention methods have made good and paid handsomely in Cincinnati. Every hamlet, village, town and city can do likewise.

Conservation and fire prevention methods urge the cleaning from cellar and attic of useless litter and junk and the avoidance of replacing what has been removed. It establishes the great advantage of cleanliness and order over filth and disorder. It removes a favorite breeding place of disease carrying bacteria and easily makes for a healthier community.

Fire prevention offers the opportunity of saving thousands of lives and the avoidance of disfiguring, bruising and maiming



upwards of 50,000 people annually. Back in 1904 was started the campaign for a "safe and sane Fourth," to protect first, life, and secondly, the property of the people, following the publication of statistics in 1903 showing there were 466 dead and 3,983 injured—total dead and injured 4,449—through the barbaric method of celebrating Independence Day by the use of fireworks. From 1903 to 1918, inclusive, the number of dead were 1,914, injured 43,285—total dead and injured, 45,199—through the use of fireworks. The report for 1918 shows eight dead and twenty-three injured—total dead and injured thirty-one. A reduction from 1903 in the number of dead, 458, injured 3,960—total dead and injured, 4,418. Surely a record of achievement that should entitle the faithful, who persisted and battered down ignorance, indifference and greed, to the nation's gratitude and to stimulate all of us to recognize the possibility of the attainment of all things worth while through, as Kipling writes, "the everlastin' team work of every bloomin' soul."

Do you recall that there are four times the number burned to death than are killed through accidents on steam and electric roads? Do you remember that in 1918 there were 15,000 lives needlessly fed to the fire fiend by our closest and most cherished companion, carelessness? If we cannot reach the humane side of our neighbors by this presentment of over forty lives being destroyed each day, perhaps we may penetrate their financial mind by stating that the compensation laws of most states place an average value of \$5,000 on a human life, so carelessness, our petted child, ghoulishly destroyed sufficient humans to represent a statutory value of \$75,000,000. Add this sum to our previous amount of \$357,000,000 and we have a grand total of \$432,000,000 of human and property value destroyed and never to be restored, and without a mark of credit to the account of thrift, but experience born of adversity.

The best education, it has been said, is adversity. Then our disgraceful destruction by fire should make us the best educated people on earth. We must cultivate the lessons thus acquired and through them develop the law of habit of our neighbors. Secure their assistance in directing their best energies to conserve property by preventing fire.

For those who will not subordinate their selfish interests in the cause, let personal responsibility laws compel their recognition of the rights of the community. This equitable method of dispensing justice was urged in biblical days, for in Exodus, chapter 22, verse 6, we read: "If fire breaks out and catch in

thorns, so that the stocks of corn, or the field, be consumed therewith; he that kindleth the fire shall make restitution."

The first legislation establishing the office of Fire Marshal was enacted by the state of Massachusetts in 1894. The principal duties of the Marshal were to investigate "the cause, origin and circumstances of every fire occurring" and to make "special investigation as to whether such fire was the result of carelessness or design." Judicial powers were conferred empowering the Marshal to examine into the charges of arson. Authority was also given to enter premises for the purpose of examination and to "order removed or remedied, combustible material and inflammable conditions dangerous to the safety of such premises." The dominating idea in the creation of the Fire Marshal's department was to arrest and convict those charged with arson; virtually a police function of the state.

The community is properly entitled to such wise and necessary protection against the arsonite, the most dangerous, cowardly and despicable of the criminal class. The authority granted to remove and remedy dangerous conditions was for a number of years a minor activity. Events born of results during the past few years demonstrate that while the arsonite should be made to understand that his profession is not licensed by, but under constant watchfulness of the state, greater results are possible for the safety of life, possession of good health and conservation of property through the major efforts of the Fire Marshal's office being directed to conservation and fire prevention methods.

With the community co-operating with the Fire Marshals and the conservation and fire prevention associations of the insurance companies, we can and we will mould public opinion to these standards:

To become savers as well as makers of money.

To be thrifty—not wasteful.

To erect fire resistive, rather than fire breeding structures.

To secure reduction in insurance cost by maintaining safe conditions, rather than the willingness to pay for unsafe and unnecessary hazards.

To prevent fires, rather than maintaining the now necessary, elaborate and expensive fire extinguishing apparatus and equipment.

To punish the culpable, rather than extending sympathy to and regarding as unfortunate those who have avoidable fires.

To regard as a direct tax on the community the cost of all

fires, rather than the assumption that the insurance companies pay the entire cost.

To understand that the property owner is only indemnified through insurance, but the property destroyed can never be restored.

Let us go forth understanding that we cannot successfully interest, much less instruct, others unless we ourselves firmly believe in that which we ask others to accept. Our heart must be in the work to enthuse the other fellow. Let us co-ordinate our forces to seek the co-operation of every one. Let us subordinate our personal views and aims to the advancement of the interest and welfare of the community. Cast aside the arbitrary individual opinion that we are prone to regard with complacent approval, ever remembering that "few men are wise by their own teaching; for he that was only taught by himself had a fool for a master."

**President Fleming:** I may say that the United States and Canada have been helped more in educational ways along fire prevention lines since the organization of the Conservation Association than they have in any ten years prior to that time, and a great deal of the remarkable result is due to the faithful work performed by Mr. Joseph.

At 9:30 tomorrow morning the discussion on these two last topics will be carried on, and then there will be an elaborate program to follow. There is no place for slackers in this game either, gentlemen! I hope every member will be on hand at 9:30.

The Committee on Resolutions which was to have been appointed this morning will be composed of Mr. Darst, Mr. Hussey, Mr. Richman, Mr. Heaton and Mr. Frank Lewis.

Mr. Darst, will you kindly arrange for the meeting of your committee?

**Mr. Darst:** Yes.

**President Fleming:** Now, gentlemen, a glance at the program will indicate that we are to be entertained by the Canadian Manufacturers' Association at the Scarborough Golf & Country Club this evening.

Mr. Lewis, the Deputy Fire Marshal of Ontario, has already announced that cars will be in front of this hotel at 4 p. m.

If there is no other business will someone move that the convention adjourn until tomorrow morning at 9:30?

At 3:45 p. m., it was moved, seconded and carried unanimously that the convention adjourn until 9:30 a. m. Thursday, August 28, 1919.

### THIRD DAY'S PROGRAM

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Thursday, August 28, 1919.

#### Morning Session.

**President Fleming:** The convention will be in order. I hope the Chairman of the Resolutions committee has arranged so that they can present their report this afternoon.

**Mr. Darst:** Mr. President, I would suggest if anyone has anything to offer the Committee on Resolutions they will write it out at once and hand it in this afternoon.

**Mr. Beach:** I would move the following resolution: Resolved, that an expression of sympathy of the convention be extended to Mr. Key, Deputy Fire Marshal of Tennessee, who unfortunately has been taken ill and is liable to be taken to the hospital, and that flowers be sent by the convention to Mr. Key; and also to Mrs. Kubasta, who it is understood is confined to her room on account of illness. (Carried unanimously.)

**President Fleming:** I am very glad indeed to have this resolution presented and I am sure it is the wish of this meeting that it be acted upon, and I am delighted to turn it over to the Resolutions committee now.

**Mr. Beach:** I would also suggest, Mr. President, that the flowers be sent at the expense of the Association.

**Mr. Foster:** I second that.

**President Fleming:** It has been moved and seconded that a tribute of flowers be sent to Mr. Key and Mrs. Kubasta on account of illness and their inability to attend the convention. All in favor please rise. It is unanimous. The Secretary-Treasurer is the one who has always attended to this work and I am sure he will do so in this instance.

Now, then, I think yesterday we were hurriedly compelled to drop the program. We were discussing the subject of "Rural Hazards—How Shall They be Eliminated?" and we listened to a very excellent paper by Mr. H. L. Reade, State Fire Marshal of North Dakota. I will now call on Mr. Friedley to begin the discussion of that problem.

## DISCUSSION.

**Mr. Friedley:** Mr. Chairman, I wish to call attention to and emphasize some of the points made by Mr. Reade. The fact is that Mr. Reade's paper dealt with rural dangers and their elimination with such skill that all I can do is to emphasize what he says. In regard to the inspection of farm property, it would appear from the situation of farm property that it would be next to impossible to make intelligent inspections but you know the old proverb that the mate of the boot is proof of its value, and I just wish to tell you of an instance of a rural farm company in Indiana that takes up the subject of inspection of its risks. The Tri-County Mutual of Provinceville is controlled by Mr. Cooper. The Secretary, Mr. Cooper, is a live wire; he is especially interested in the inspection of his risks. He made a report to the Farmers' Union, which is a union of the Mutual Companies of Indiana, in which he stated that in the year 1918 he had on his books four thousand risks. He employed a sub-inspector whose duty it was to inspect these risks, located an automobile for him and started him out to the three counties. Of the four thousand risks he had inspected about two thousand when the cold weather came on and he had to lay up for the fall and winter. His loss on the whole business was something like two thousand dollars for the year, if I remember rightly. Out of the two thousand risks that were inspected, he had a loss during the year of \$18. The other two thousand, which he had not inspected, came along with their usual quota of losses. That is an illustration of what may be done by rural inspection, and when Mr. Cooper presented that to the Farmers' Union they immediately resolved to inspect their farm property.

As State Fire Marshal, I supplied Mr. Cooper's inspector with the authority of a Deputy State Fire Marshal, gave him a traveling deputy, and authorized him to go into buildings to inspect. That gave him official standing with the farmers, as well as having the company behind him. I tell you this so that you, as Fire Marshals, if you see proper to do so, can get in touch with the mutual farm companies and I think by so doing you would be able to save a good portion of the farm risks that are now burning. Mr. Cooper's inspector told me that out of two thousand risks inspected only three refused or failed to carry out the recommendations made. There were three people whose policies he had to cancel before he could get the desired corrections made. This shows that the people who control these

things can easily be led to enthusiastically adopt the suggestions of protection.

Mr. Reade also dealt with the question of rural fire protection. I think this is a very important and a growing system of eliminating fires in rural districts. We found wherever we investigated in Indiana as well as in the adjoining states that the cities and towns were hampered, that while the farmers realized they would be benefited by protection they did not care to go down in their pockets and assist materially in the expense. With this in view some of the friends of rural protection had introduced into the Legislature of Indiana last year a bill, and I will read it to you:

"Be it enacted by the General Assembly of the state of Indiana that in addition to the duties already conferred by law upon the trustees of the several townships of the state of Indiana, with trustees by and with the consent of their advisory board are hereby authorized and empowered to purchase and acquire as township property, fire apparatus and appliances to be used by said township in protecting the property in said township from fire, and to provide for the use and operation of same as township fire protection, and pay for the purchase and operating of same from the township funds under the provisions of existing laws."

That bill passed the Legislature almost unanimously, but owing to some mistakes that occurred in finally getting the law on the statute books it is a question now whether it is a valid statute in Indiana, and that will be determined by the courts.

**President Fleming:** The subject of rural hazards is becoming more and more important, because we have never estimated the great loss of rural communities. I am going to ask Mr. Tracy, State Fire Marshal of Iowa, to continue the discussion.

#### DISCUSSION.

**Mr. Tracy:** This subject has been so thoroughly and ably discussed at previous meetings of the Association as well as at this time that what I may say will be a repetition of what has already been said. However, I will touch on some of the important points of the subject as I see them.

During the first seven and one-half years of the existence of the Iowa office there were 977 fires from spontaneous combustion, totalling a loss of \$1,917,261. Many of these fires occurred on the farm because of storing uncured hay, especially

the clover and alfalfa hay being stored before being thoroughly cured or being piled on top of old dry hay.

During the same period there were 4,162 barns destroyed the loss totaling on buildings \$3,472,011 and on contents \$477,562. A large per cent of these barns were on the farm.

Greater care should be given to curing hay. Old hay should be thrown to one side and not covered with new hay.

Ventilation must necessarily be by air. The question of method is still in the air waiting for some scientist to divide up in right sized packages and hand to us to prevent spontaneous combustion in the various kinds of material subject to combustion from its own created heat.

Lightning during the same period caused 1,575 losses, with a total loss of \$2,665,640. Less than two per cent of the property destroyed was protected by lightning rods. The barns destroyed by lightning are a part of the 4,162 barns that were destroyed during that period.

There have been seventy-four farm barns in Iowa destroyed by lightning since January 1, 1919, totaling a loss of \$159,860. Three of the barns were rodged. We are uninformed as to others up to date.

The loss by lightning can be practically eliminated through the installation of properly constructed lightning rods.

Oil lanterns and match carelessness have been the causes of many barn fires which could be prevented by the use of the electric flashlight or dry cell battery lantern which are no more expensive than oil lanterns and are much more convenient, as they can be carried in all parts of the barn and used as a trouble lamp about the automobile with practically no danger of starting a fire.

Nearly every farmer in the state has an automobile with a supply of gasoline on hand. This supply should be kept in a safe place some distance from other buildings. The practice of storing automobiles in barns or driveways should be discontinued.

Cleaning by gasoline in the home is dangerous and should be prohibited. The same thing applies to smoking in the barn.

Liniment, spavin cure or any stock remedy containing phosphorus is exceedingly dangerous. The bottle should never be kept in the curry comb box, where it is liable to be broken by the iron combs being thrown in the box, allowing the contents of the bottle to mix with the chaff and rags, making a nest for

spontaneous combustion. Keep these bottles in a box with lid securely fastened and out of reach of the stock so the box cannot be rubbed down.

Hand fire extinguishers are being installed in most all of the garages, mercantile establishments, elevators and storage warehouses. These extinguishers are considered indispensable. Why not install them in farm houses and barns which are some distance from any fire-fighting station or apparatus?

I know of several fires caused by farmers handling gasoline by lantern light. Recently one farmer ran out of gasoline on the road and called on another farmer for gasoline. The second farmer had no gas other than what was in his auto and in order to get the gasoline, farmer No. One crawled under the auto with a lantern to open the drain pipe to get the gas. The result was that \$3,000 worth of property went up in smoke. This loss alone would purchase electric lanterns for every eighty acre farm in an average sized county. If the electric lantern could be put into practical use there would be fewer matches dropped in barns in the hay later to be stepped on and start fire. When fire extinguishers are a part of the equipment on an automobile, they cut down the insurance premium. Why should not the rate be cut when fire extinguishers and lightning rods are installed on the farm?

The shingle roof on the farm, with no ladder handy, is gross carelessness and inexcusable.

Defective chimneys are also great hazards that are neglected by the farmer as well as city people.

If a carefully prepared circular letter could be printed for general circulation and sent to school houses for distribution, we could reach practically every farm house.

**President Fleming:** We are indebted to all of these gentlemen who have treated this subject so splendidly. I very much appreciate their thought along the line of proper lighting to be used in farm barns, and I believe it is being brought into use very much more each day. We want to give this matter very deep thought. The farms should have more attention.

Now that great subject, "Conservation and Fire Prevention," which unfortunately we were compelled to pass over hurriedly last night, just before going to the Club-house, is the next subject for discussion.

We have had Fire Prevention associations all over the country, in almost every state, and during the war period we had a



great movement for conservation. Both of these were very productive of good. It was thought best to amalgamate these two so that they would not overlap and there would be no loss or leakage in the service, and under the auspices of the National Board of Fire Underwriters, and with their backing and constant support, the two organizations have been merged into one under the title "Conservation and Fire Prevention Association." The same constitution, drafted by the committee in charge, is to be used for every state in the Union.

Mr. Joseph gave a very excellent paper on this subject yesterday, and Mr. Ralph E. Richman, editor of "Fire Protection," one of the great periodicals, which ought to be in every fire house and in every Fire Marshal's office in the country, will begin the discussion this morning.

#### DISCUSSION.

**Mr. Richman:** Gentlemen of the convention: There are just two points in Mr. Joseph's paper that I should like to emphasize strongly. I want to begin by saying that I have never been convinced that the work which was done by the old Fire Prevention Association was a very great success, because this Fire Prevention Association was working in the same way that a great deal of fire prevention work was being done in this country, and is today. The work was completed so fast and so rapidly that when it was all done there was nothing tangible or definite, no concrete, permanent results in any one spot. Now if the Conservation Association's work has been the success that it seems to have been, it has been due, I think, more than anything else to the fact that a group of trained inspectors went into a concentrated class of property and made follow-up inspections until they did get results in that one particular place. And so the key-note of the success of that work has been concentration on a single class of property, and the second thing has been that the first work has been followed up until what was recommended had been done in most instances.

Now applying that principle generally, it seems to me that we can come to the conclusion that most of the money which has been spent in this country to promote fire prevention work is being spread out for so many classes and over such a large territory, that we are not getting the nucleus of concrete, tangible results to which we can point anywhere. We take the appropriation of \$35,000 and spread it out over the entire state, as must be done, of course, by the Fire Marshal's department, to

give service; and when the term of four years is over we can point to no single instance in the community, and say, "This is what can be done by strenuous and concentrated fire protection campaigns in one spot." In other words, it seems to me a fire prevention campaign in any local community never ought to be begun until at least three or four years' work of preparation has been done; until every single citizen in the community has been put to work by personal consultation; until every working man in the community has been met and solicited to prosecute the campaign; and until every individual in the community has been interviewed by the Fire Marshal or some other man, and the members in the community have been asked to work in the campaign; and then, when you have all the organization ready to start to work, begin the campaign. That is the system which has been successful on the Pacific coast; that is the system which has been successful in all communities everywhere, and in Cincinnati, which Mr. Joseph cited yesterday. You must enlist all the elements in the community, and you must touch every spot which necessitates fire prevention before progress is going to be made. It is only by concentrating on a single class of risk or a single community that you are going to furnish definite tangible results which you can point to the people as being a definite success.

**President Fleming:** I think Mr. Richman is absolutely right. Any action that we take should be on definite risks at particular seasons of the year, at a time when the plants are just getting ready to begin operation. That is the idea he has in his mind, to specialize and concentrate, and see that you do not spread out too much, and not cover up, and take care that the recommendations you require are complied with.

Now we will continue this discussion. Mr. Gamber, the State Fire Marshal of Illinois and Secretary-Treasurer of the Association, will be the next speaker.

**Mr. Gamber:** Mr. President and Gentlemen: I consider it a great privilege to discuss this important subject, but a matter of five minutes is only just about long enough to get started. The reason I say I consider it a great privilege is that Illinois was the pioneer state in the adoption of a conservation measure, and I think Mr. Joseph will bear me out in that. Upon our entry into the World War the Governor of Illinois took action. On the 23rd day of April, 1917, he instructed the then Fire Marshal, Walter H. Bennett, to immediately proceed to or-

ganize his forces to inspect warehouses and all food depositories within the state of Illinois.

The author of the paper just read was very active in the campaign and he, together with the Underwriters and the Fire Prevention Bureau, rendered valuable service.

It was my pleasure to become associated with these men at the close of the campaign. About six weeks were spent in Chicago. During that time 1,110 inspections were made and 924 defects were found. These were carefully rechecked until complied with, and, remarkable as it may seem, only two fires were reported to the department in the properties inspected during the entire year of 1917.

When the work was closed up in Chicago, a down-state campaign was organized and a number of state agents commissioned as state inspectors, the purpose being to carry on the work outside of Cook county. During the down-state campaign about 3,500 inspections were made by the conservation inspectors. The orders issued were followed up by the Fire Marshal, both by personal visits of the Deputy Fire Marshals and by correspondence something like 8,000 letters being mailed to the different owners and managers where hazardous conditions were found.

The result shown was quite remarkable, as there were twenty-five elevator fires in 1917 as against forty-nine fires in 1916, reducing the number of fires by practically one-half, and despite the increased values, the 1917 fire loss in elevators showed a decrease from 1916 of \$982,200. In 1916 there were sixteen flour mill fires as against eight of such properties in 1917, with a further reduction in the fire loss of \$105,255, or a total decrease for 1917 of \$1,087,455.

A similar campaign was made in 1918, which showed a further reduction in the number of fires and a further decrease of \$455,030 in the fire loss.

These remarkable results were obtained by educating the property owners as to their duty as good citizens to conserve food and property. Some were probably influenced by the arguments of the conservation inspector, others by the Deputy Fire Marshal, who had occasion to call on them, and others by the personal appeal or demand made by the Fire Marshal in the thousands of letters that were sent out in these campaigns. At any rate we must agree that, so far as Illinois is concerned, in the majority of cases the property owners were reached and educated to the extent of conserving their property from fire.

It is true that when the campaigns were over the fires began to increase, but can we expect to thoroughly educate these men in a two-year campaign? I say not. It would be just as reasonable to expect a child to graduate with two years' schooling, and for that reason the work must go on until the people are thoroughly educated to the fact that in the last analysis they are the ones who pay the bill.

I also want to state that the cases were very rare where it was necessary to invoke the law to enforce compliance.

I might add that during the present year we have had a large number of inquiries where properties were about to change hands as to the physical condition of these properties from a structural and fire hazard view point.

What is true as to the conservation inspection is also true as to cities and towns where careful surveys and rechecks have been made. I could name a number of cities in Illinois where a material decrease in the fire loss was shown in such cities after they had been carefully inspected and rechecked.

I believe it goes without saying that tangible results can be accomplished with all classes of property owners, provided that the proper efforts are made and the citizen brought to a full realization that even though the property destroyed is that of another, he is paying his proportionate part of that loss.

I realize that in order to bring about the proper results these campaigns will necessarily have to be conducted on an extensive scale, so as to take in all classes. I know of no better medium by which these results can be accomplished than by inspections and educational work among all classes of property owners.

The State Fire Marshal law provides the machinery by which this may be accomplished, the necessary requisite being the men and energy.

The statement just read by Mr. Joseph as to the dominating idea of the Fire Marshal law is true. It was believed at one time that the way to reduce the fire loss was to stamp out arson. But it is a fact that for several years in Illinois the losses increased while these ideas were promulgated and did not show any material decrease until the question of education and inspections was seriously undertaken.

It goes without saying that the arsonist should be given careful attention and prosecuted vigorously at every opportunity, even though the fire losses sustained from this cause only

amount to about six per cent each year. And, by the way, if the statements repeatedly made by experienced fire preventionists are true, and I believe they are, that eighty-five per cent of the fires are preventable, it seems to me that there is a wonderful field for the educational conservation inspector or Fire Marshal to reduce to the minimum or remove entirely the causes that produce the other seventy-nine per cent of preventable fires.

**President Fleming:** I think there is one particular point Fire Marshals ought to remember, and that is that you have within your power and within your reach that which will enable the inspectors in connection with this work to do double duty, to increase their efficiency, and to remove the idea of insurance from inspections.

Now I am very proud to have every person representing the state of Ohio in this conservation work carry a card from the department which I represent. I am proud, because it completes the co-operation that is entirely necessary in doing really effective work. Not very long ago the Board of Education of the city of Columbus asked me to make a critical inspection of all their schools. Now they have a mighty good force of their own. The newspapers were against it. The bond assessments for five years had failed to carry and a most bitter discussion took place. I felt it was a very great compliment to the department. Whom did I call for assistance? The members of the Conservation Association. These inspectors willingly came to the city of Columbus and gave us their help. They paid their own expenses; it didn't cost the state a cent. They went ahead and made the most complete survey of all the sixty-one schools in Columbus that you ever saw in your life. As a result of that report, which was filed on a Saturday, the newspapers gave us wide publicity on Saturday evening, and on Monday morning, when the Legislature of the state of Ohio came together, they passed a law, with an emergency clause attached, making it possible for the schools to be reconstructed for children's homes. This made possible immediate construction. The Legislators laid aside all their business for that day in order that that emergency clause should be attached and the law passed, and it passed without one dissenting vote in either the Senate or the House, and immediately thereafter the Board of Education had their architects go over and figure the cost of every one of the improvements recommended. After the cost was totaled up, a bond issue of several millions passed on pri-

mary day and carried a very large majority, justifying the whole sentiment of the city of Columbus. I am mighty proud to have had very close contact with this movement and to have had this confidence imposed in me, and to realize that I had on my force a competent company of real inspectors of large experience to do the work.

Any Fire Marshal in the United States or Canada should feel proud to have his entire conservation force carry his credentials showing that they are associated with his department. If any person fails to use that card with proper dignity, decorum and respect to the department, why, the Conservation Association will be the first to put him off the force. All you need to do is to recommend it.

**Mr. Hussey:** I just want to pay a word of tribute to the Conservation Association from my own state. We have just passed through a very serious condition in Kansas in regard to the propaganda which was spread throughout the country. I had only eight men in Kansas, and we have a territory of probably 150 by 250 miles square, or close to that. It was impossible for us to cover that territory as it should be covered, but the Conservation Association, under the guidance of Mr. Joseph, was able to put fifty-one men in the territory for thirty days, and they did splendid work.

**President Fleming:** That is fine. Now just before we go into the morning program we have with us Mr. George H. Holt, representing the Chamber of Commerce of the United States of America, who is especially interested in the work of fire prevention and fire protection and the eliminating of the fire waste. Now we have a very full program and Mr. Holt is anxious to get from all of us any information that may be helpful in the development of this idea of the Chamber of Commerce of the United States. I am glad to introduce him to the convention and hope that he will just give us a word at his time.

**Mr. Holt:** I find myself in Toronto, where I have business, and notice this program. I am very glad to take advantage of the invitation to say a few words. I presume you all know about the Chamber of Commerce of the United States of America. Prior to the war starting a committee was hard at work in the study of the work of fire insurance and fire prevention, and when the report was made a large convention was held in Philadelphia. When the war came on, however, that was shut off. Last spring the work was taken up again by the Chamber

of Commerce. In the meantime the idea was greatly enlarged, and now the plan is to have this committee composed largely of men affiliated with the insurance interests. Although I am particularly representing the Chicago Association of Commerce in the Lumber section, I have had a good deal to do with insurance work in the last twenty years. I am a member of a committee of fifteen in the Chamber of Commerce having this matter in charge, and it is now in the formative state. It is considering what it shall do. Its present condition is that it has appointed five sub-committees of three members and I am a member of the Committee on Fire Prevention and Fire Waste. The Chairman of that committee is Mr. Catlin of the national association, and the committee is to begin sitting some time next month, when it gets a little cooler, and to report to the general committee in October.

Now the very problem which concerns you, of course, is the problem which concerns that committee, and your experiences, communicated to that committee or the Secretary of the Chamber of Commerce at Washington, or to any of the members of the committee, with any information or suggestions that you can make, would be of the utmost importance in enabling the committee to act wisely, and would be most welcome.

Naturally the war has brought to our attention the tremendous destruction in the values of property as well as the destruction of property. People were never as prepared as they are now to consider the tremendous waste due to fire. As your departments have first charge of the elimination of that cause of disturbance in the commercial and in the social life, I would like to say, Mr. Chairman, on behalf of the Chamber of Commerce and the committee, that the purpose of the committee is to do a large and constructive work, not simply pass the buck along or to do over again what has been done before, but to try to go to the bottom of things in such a way as to get at definite results. The organization is in a position to bring these matters to the attention of over fourteen hundred representative associations of the Chamber of Commerce, class organizations and so on. The insurance interests have largely joined as another section, and the idea is to divide up the work of the Chamber of Commerce into six or seven divisions, of which insurance will be one. Under that section will come this general committee on fire insurance and fire waste of which I spoke.

I wish not only to tender to the Fire Marshals the service

of the committee in placing all its influence back of matters which they wish to bring to the attention of the public or Legislatures, but also to ask your assistance and co-operation immediately, beginning anywhere you like, making it as large as you like, because we have a large organization and expect to spend a lot of money on anything which our organization can do to influence conditions in an effective way.

**President Fleming:** I am sure we are all very glad to have had Mr. Holt with us this morning.

**Mr. Nettleton:** Could not the Committee on Publicity and Education handle that upon the side?

**President Fleming:** I think that would be a splendid work for that committee, but I think we had better not take it up until it comes to the time of appointment; but that work could be assigned to them very nicely.

The Secretary read a communication from Kansas City inviting the convention there for 1920. Also a letter from Colonel Jas. R. Young, South Carolina.

**Mr. Hussey:** Owing to the fact that Colonel Young has been very enthusiastic in all the conventions that we have held, I move that we send a telegram of regret to Colonel Young on his inability to be with us at the present time.

**Mr. Van Camp:** I second that. (Carried).

The Secretary also read a telegram from the Dominion Fire Chiefs' Association.

**President Fleming:** I think we ought to take recognition of the telegram from the Dominion Fire Chiefs at the same time.

**Mr. Hussey:** Well, I will move that my motion cover both at the same time. (Carried).

**President Fleming:** We are very happy indeed in having with us this morning the great Fire Chief of the United States, a man who has done things much ahead of his time; a man who has led in fire prevention and fire protection and who has organized and conducted the only Fire College for the instruction of firemen in the fire service. He has delivered the goods and now this morning we are going to listen as he gives us his message and advice along this line. Chief John Kenlon of New York City will speak on "The Proper and Most Effective Procedure in Investigation of Suspicious Fires."



## THE PROPER AND MOST EFFECTIVE PROCEDURE INVESTIGATION OF SUSPICIOUS FIRES.

**Chief Kenlon:** Mr. President and gentlemen: It is rather unfortunate that I should be presented with such a glowing eulogy. I find it very hard to live up to the standards that are for me by other men. I do not consider myself the greatest Fire Chief in North America. I am a very humble individual and another thing that I accomplish in life is through hard plugging and keeping at the game.

I am asked to discuss before this convention the proper methods of investigating suspicious fires. As I sat back there yesterday and this morning I really felt that I was on the wrong end of the line and that I am decidedly more competent to discuss methods of fire prevention or methods of fire-fighting than I am to come before a trained body of investigators and attempt to tell them how to investigate suspicious fires. But really I am here this morning in obedience to the directions of the International Association of Fire Engineers, in obedience to a resolution passed at the convention in Kansas City that I should come here as a delegate to invite this very active and intelligent body of men to co-operate with us in trying to establish a system of a real permanent standard. That is the reason I am here and I am going to ask you now to co-operate with me and with the other Fire Chiefs throughout the country. I have gleaned many new ideas from my trip to Toronto. I can see what a wonderful force the Fire Marshals are. I can see what influential offices they hold in their several states, and I can readily see how they can help out to a very great degree in procuring fire apparatus, in helping to bring the Fire Departments throughout the country up to a really efficient standard. May I now cite an instance to illustrate the point.

Two weeks ago I was motoring through the northern part of the state of New York, and as I drove along, the afternoon seemed to cloud up, the atmosphere became heavy, and I said, "We must be running into a forest fire." A few miles more showed that it was not a forest fire we were coming into, but really a town on fire. I drove in on the edge of the town. There were three or four blocks of buildings in flames, fire spreading in all directions and not a single piece of fire apparatus or a single thing on the ground to combat that fire. Now here's the point. There was on the ground a man whom your highly honored Chairman calls a pretty good fireman, but that fireman

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was absolutely helpless. He was no better than his wife who was sitting alongside of him in the car, because there was nothing that he could use. Now that is a general condition all over and from my experience in the fire game I know that there is a great deal of academic discussion and a great deal of theorizing, but from my experience in the game the very first thing to do is to have a well organized, well trained and well equipped Fire department.

Emphasizing the matter of co-operation, I intend to appoint a Committee on Fire Prevention and if I can procure it I intend to use the best brains in this country on that committee. And, Mr. President, it would be a great delight, a great pleasure to me, to have each Fire Marshal in the several states on that committee. I am sure you will find no fault at having a Fire Chief at the head of it. I intend to select some able man, probably McDonnell of Chicago, a very bright, live fellow, with a following of men like Franklin Wentworth of Boston, Mr. Fleming, Mr. Hussey, and so on down the line; and to intersperse them with the good active minds—and then let us start a real fire prevention fight all along the line.

Now the best I can do is to throw away these written papers and talk to you right from the hilt, as it were, as to just what we do down in New York City. Every day except Sunday we have three hundred trained firemen, trained inspectors, working in the field for eight hours every day. We make anywhere from a million and a half to two million inspections each year. There is a follow-up inspection all the time. In addition to that we have, of course, a very liberally organized Fire Prevention Bureau. In that bureau we have trained engineers, about fifty, and when a case has to go to court, one of those trained engineers goes out with the firemen and completes the inspection the day before or a few hours before the case is called. In that way we have very little trouble. But the engineers do more than that. The citizen has some rights and the ordinary citizen, as I find it, when he gets a fire prevention order, an order to do thus and so, is just as bewildered as if you handed him a copy of some of the writings of Xenophon and asked him to read and translate it from the original Greek. He knows absolutely nothing about it. He comes into the office all puzzled and perturbed. Those engineers are there to set him right, but even in that there is a danger of favoritism, a danger that somebody will see the Fire Marshal and have the order nullified, or whatever you like to call it. I heard one of your bright fellows

yesterday deplore the fact that many of the Fire Chiefs were ipso facto kicked out when a new Mayor of a city is elected, or when some change in municipal government took place. I regret very much that Fire Chiefs everywhere have not got a permanent tenure of office, but I do sincerely hope that nothing like that will creep into the Fire Marshals' Association. I congratulate you gentlemen on being appointed.

Now to take up the subject assigned to me. I will say a word or two if I am not taking too much time.

**President Fleming:** No, you go right ahead.

**Chief Kenlon:** The investigation of fires in New York City is handled by a bureau organized for just such a purpose. It is known as the Bureau of Investigation. Every fire we have, be it suspicious or not, is investigated. There is a tabulated and carefully kept record of every fire and of every repeater, and the chief thing I have to say to you is that I am authorized to tell you that all the records of the operation of investigations are at your disposal or command at any time you want them.

Now when a Fire Chief or a fireman discovers a fire that he regards as suspicious, he has a duty right there and then. His duty is to prevent the removal of any single thing in that building that might lead to an investigation to determine the cause or the perpetrator of that fire. All the physical evidence must be preserved. The moment we discover such a thing there are detailed absolutely trustworthy men to that place and no one is permitted to enter that building except a fire officer or a high official of the Police department until the Fire Marshal or one of the Assistant Fire Marshals arrives on the ground to make his investigation. Everything then is carefully examined. And here let me say that we might talk until Domesday, we might read the papers, we might discuss these subjects for an endless period of time, and yet I want to say that in my experience the real thing that counts is the personal equation, the keenness and the perception of the investigator. If he is a trained investigator and a sharp fellow, and can look the other fellow in the eye and see away back in his head and say, "I know I have got the man," and keep at him until he gets him—that is the real point. Well, after the Marshal arrives on the ground he examines the doors, windows, and so forth. We have a trained photographer and a photograph is taken. That photographer must be an expert and must be able to go into court and qualify as an expert. He must know his angles and how he

took that picture and all about it, and everything that would lead up to establishing a motive for the fire, in case it is determined that the fire was made for the purpose of gain. And there you have got to look for your motive, a man's financial condition, all about him.

But we find another very important thing, Mr. Chairman and gentlemen, and that is the examination of the man who discovered the fire—that is most important, together with the promptness of the investigation. When I call for a Marshal I usually get one within fifteen minutes. Now you know that is impossible in your great western states and places around the country. Mr. Fleming could not be got if he was in Columbus—he could not be in Cincinnati as well. Mr. Hussey could not travel in a week, he says, all over 1,250 miles, but the idea is to get there as quickly as possible. Then the statements that you get should be, to my mind, in affidavit form. You must not give a man an opportunity of changing his mind. You must pin him down and hold him to it. It is in that way, I believe, that the number of fires that have been set for gain in the United States have been very materially reduced.

In conclusion I want again to ask and hope for your active co-operation for the next year or two, and I believe if you will give it to us we will put a great big dent in the fire loss in the United States and Canada.

Let me add that the reason I did not prepare a paper is because I dislike too much going into the field that is absolutely and positively the right and prerogative of the other man. And when you go into the field of fire-fighting and want to establish schools and colleges for firemen, take my advice—I think I am competent to advise on this point—and select trained, competent firemen, to do the teaching.

Now I am delighted and pleased at my trip to Toronto. It has been very instructive and I sincerely congratulate this convention on their very splendid and able papers that have been read and discussed here.

### DISCUSSION.

**Mr. Richman:** I would like to ask Chief Kenlon a question. Would it be possible, Chief, for the Fire Marshals in the United States to work out a plan with you in co-operation with the trained department of New York, to conduct a training school for firemen, so as to make it a success? The difficulty is that a Fire Marshal cannot afford to give a trained

fireman a permanent position on salary and he cannot afford to have the Fire department go into this work, but if it were possible to follow out this suggestion, I think it could certainly be used.

**Chief Kenlon:** Mr. Chairman and gentlemen: There are more than 250 fire officers in the United States and Canada who are graduates of the New York Fire College. It has never cost the man a cent, or the city he represented a cent, except what it cost him to buy his meals. If he comes to New York he is assigned to a Fire company for duty during the night and he attends class and drill during the day. The course requires from eight weeks to three months to complete. He has fire prevention work and he has investigation work, and he goes through it all. Now I know that there are many of those same officers throughout the country that are entirely competent to organize and establish schools in their own districts and I know that they are the ones to do it. I know that in Minnesota, Chief Ringer is very competent and able. Chief Devlin is a good Chief in St. Paul, Clancy in Milwaukee. I can go on all the way down the line. But apart from that, in most of those places there are really officers who graduated from New York—in Pittsburgh, in Philadelphia, in Boston, out in Vancouver, down to San Antonio, Texas, and all the way down to Florida and California—every place. So the fact of the matter is that we have been so far apart that we really didn't know what was going on amongst each other. The great trouble is we have not co-operated.

**Mr. Richman:** I don't know yet that that quite solves the Fire Marshal's problem, because unless he can get one of these firemen to leave his position for five or six weeks, or to accept a position that he cannot afford to accept, he cannot get the services of this man because it is a political position.

**President Fleming:** I think, Mr. Richman, Chief Kenlon made it very plain at a committee meeting of the Fire Marshals on their visit to New York recently, where it was discussed fully. He gave this suggestion, that if any particular state would choose a man of intellectual qualifications, a proper man to take care of that particular work, and send him to New York, it would only cost the fare to New York and back and the price of his meals. He would give him housing, give him his education, give him everything of that kind, and make it possible for that man to be trained in that particular work. We could not help but realize at that time that this was a most magnanimous offer.

**Mr. Nettleton:** Mr. President, it was Chief Kenlon who suggested the idea to me of holding a Fire College in Minnesota. I know that it will not, of course, in any way compare with the Fire College he conducts in New York City, but we hope to get a start along that line and if it is a success, which we hope it will be, we may make it a permanent or annual affair.

I don't know how the rest of you feel about it, but I feel that I have gotten a great deal of good advice from listening to Chief Kenlon's address and I move that we extend him a rising vote of thanks for his inspiring and instructive talk of this morning.

**President Fleming:** Might I suggest that you add to that a very definite promise of co-operation along any of the lines that he has set out.

**Mr. Nettleton:** Yes, sir.

Motion seconded by Mr. Hussey. (Carried unanimously).

**President Fleming:** I am very much pleased to have with us today Mr. M. S. Philip, President of the Illinois Firemen's Association and also representing the National Firemen's Association. We are very glad to have him here as President of this organization. Mr. Gamber, our Secretary-Treasurer, represented us at your convention, and Mr. Hussey at a similar organization in the west, and we are very glad to welcome at this time to the convention Mr. M. S. Philip.

**Chief Philip:** Mr. President, and members of the Fire Marshals' Association: The president has a very pleasing way of introducing any speaker. I think perhaps he appreciates, or anticipates up to a point when the man appears, and then sometimes the realization is not what the anticipation was expected to be.

There is just one point that struck me, as representing the firemen from Illinois. The firemen are the practical end of the game, that is, they are the manual end of it. I don't know of any other way to express it. They are not trained in the investigation of fires. They know little about it, generally speaking, and it struck me that the Fire Marshals in their different states would be a very effective means of fully training them along that line. The firemen at a fire, after it is put out, so far as the investigation is concerned, would then act in the nature of a first aid in carrying out such work as would be needed for laying the foundation for the investigation which inevitably follows suspicious fires by the State Fire Marshal or his deputy. The Fire Chiefs in the smaller towns are thrown

on their own resources in a great many ways, both in fighting fires and in investigating, and if a little training could be conducted along that line, made interesting by a good talker from the Fire Marshal's department, it would give them an insight into investigation that would help the Fire Marshal later on, because unless a good foundation is laid the investigation is rather difficult.

Chief Kenlon of New York has covered the ground in regard to the investigation of suspicious fires so thoroughly that it would be out of the question for any of us to go into it further, but I want to say a word about a thought that struck me the other day when the President was speaking about co-operation. He placed before us a vision of four lines of co-operation. I thought at the time that he was somewhat remiss in not naming one that I thought was very important, at least from the standpoint of the fireman who extinguishes fires every day. It is not only necessary that prevention of fire be undertaken by the different chambers of commerce, manufacturers' associations and everything of that nature, but we must absolutely have the co-operation of all those organizations, and I also would bespeak the co-operation of the Fire departments.

You know firemen are somewhat narrow in their views. I don't know why. Possibly it is because we are shut up behind the four walls of the fire house for so long a period. We are not thrown into contact with the outside world enough to get broad views. Now a visit from the Fire Marshal or his deputies, with a nice little lecture and pleading for co-operation along the lines of fire prevention, I think, would be well received. Several years ago, in the different states, if my recollection is correct, the Fire Marshal's office was looked upon with a great deal of suspicion and possibly jealousy by the ordinary fireman. I am happy to say, so far as I can see, that feeling has been done away with entirely, and so far as the great bulk of the firemen in Illinois are concerned, there is nothing but the greatest desire to co-operate with that office in every respect. I am pleased, Mr. President, to be able to say I am speaking for Illinois.

Mr. Gamber has tendered the Illinois Association an invitation to join this Association and I would suggest the Fire Marshals of the different states work along the same lines. The men in the Fire departments are a force in fire prevention if they are properly utilized. We utilize them in our department and we find it is a good thing. We find that it gives us a

mighty force of deputies right on the ground that can work up to a certain point, at any rate, and help out along that line.

**Mr. Richman:** I would like to suggest that Chief Kenlon furnish to the Association the names of those 250 graduates over the country. I think a solution of the problem will be found if the Fire Marshal can go to the city and pick out a first-class fireman where he is acquainted with the officials and get the officials to grant that man an indefinite leave of absence, so that he can come back to his position afterwards.

**Chief Kenlon:** Gentlemen, I dislike very much taking up your time. I know you have far better and more able men to discuss these topics, but let me tell you that there is entirely too much of the academic element in this thing. There isn't a man living in all the world that carries in his mind or in his head all the ramifications of the several branches of fire-fighting. In the New York Fire College there are experts on different lines. We have frame construction, we have what we call old style commercial buildings; we have modern loft buildings; we have fancy homes, costing anywhere from five hundred thousand dollars to twenty million; we have shop fires; we have all the things that enter into the life of a wonderful cosmopolitan city—manufacturing, shipping, all that kind of thing—and no one living man can carry all the details in his head. You couldn't pick out any one man in this country and take him into a class-room and let him carry a class from the A. B. C.'s up to the top. We have men that know the business down to the last word in every particular branch. Now I could not recommend that to you at all because I would not be doing right, and there is no doubt that there are very few cities able to establish such a college as that, because they cannot get instructors.

**President Fleming:** Just before we pass to the next item—I wish we could have a talk from each one on this subject, but our time is very limited—I will just ask if some of the men representing this phase of the work in Canada will stand, so that we may know them. We have Chief France of Woodstock, representing the Dominion Fire Chiefs' Association; we have Chief Corbett, representing the industrial fire protection and fire prevention of the Massey Harris Company; and also Deputy Chief Sinclair of the city of Toronto. I am just going to ask those gentlemen to stand, so that we may get acquainted with them. I am sure we all appreciate their being here today and extend to them all our heartiest co-operation.



The next speaker on the program is Mr. Homer Rutledge, Assistant State Fire Marshal of Michigan.

**Mr. Rutledge:** Mr. President, this subject has been so well and so ably handled that I feel I could not say very much of interest to you, and I would just like you to pass it up.

**President Fleming:** We would very much like to hear you on the topic, because you have done some excellent work in Michigan.

The next subject will be "Survey of Results From Fire Marshal's Services in All States. What Are Our Faults?" by one of our most successful Fire Marshals. I hope Mr. Hussey in dealing with this subject will tear us all to pieces and leave nothing but shreds. We need it.

### **SURVEY OF RESULTS FROM FIRE MARSHALS' SERVICES IN ALL STATES. WHAT ARE OUR FAULTS?**

**Mr. Hussey:** Mr. Chairman and gentlemen of the convention: Just a word of preface. So much can be said on this subject, great or little, that you gentlemen already know and are familiar with, because I have to deal very largely with things you have done and accomplished in your several states, that it is a little hard to pick out the stuff that is new and will be of interest to you. The subject is very broad, and I trust you will bear with the very feeble manner in which I shall attempt to treat it.

This subject naturally divides itself into two parts, with both of which I shall try to deal briefly. The survey of the results of the Fire Marshals work is a subject so broad, so far-reaching and one of which so much can be said that it seems almost limitless. Obviously, it must be retrospective rather than prospective and I am inclined to shrink from even attempting to outline in a small way the results of the work which has been accomplished by the Fire Marshals of North America, for I am firmly of the opinion that they are vastly more far-reaching than were originally hoped for by the most sanguine.

Ohio was the pioneer in the work, closely followed by Louisiana, which was in turn followed by Minnesota, Wisconsin, Oklahoma, Michigan, New York, Iowa, Illinois, Pennsylvania, Indiana and Kansas, to which has been added a number of other states by recent enactment of their Legislatures and there are still more to follow.

The work in the beginning was necessarily that of pioneer-

ing. The trail had to be blazed and foundations laid for the structural work of ordinances, educational campaigns, arson prosecutions, statutes giving power for the removal of old and dilapidated buildings, and for the control and management of moving picture theaters as well as for inspection, including rules and regulations for the government of special hazards. How well this has been done may best be ascertained by a glance at the progress made.

It is a very regrettable fact that the state of New York, which made such a splendid beginning, should have found it necessary in so short a time to discontinue the Fire Marshal law. Much of the opposition to the department came from the large property holders—owners of tenements, factories, amusement halls, summer hotels and resorts, all of which were poorly constructed. To comply with the Fire Marshal's orders on such buildings meant a large outlay of money. The pressure brought to bear by this class of owners was largely responsible for the discontinuance of the department.

During the twenty-seven months in which this department operated more than 250 summer hotels and resorts were inspected and requirements made, looking to the safety of their guests and of the property communicating with and adjoining them. It was among the first states to take steps toward the regulation of explosives as well as the inspection of boilers.

In this state the campaign of education was conducted very largely as it has been in other states. Pamphlets were sent out warning against the fire peril, giving instructions to inspectors and assistants, and through the press the public was informed of the fire waste of the country and of methods by which it might be reduced. Instructions for fire drills in schools and factories were prepared and distributed broadcast throughout the state. Many fire prevention addresses were made before chambers of commerce and firemen's conventions, and fire protection and fire prevention clubs were urged in the different communities. Fire escapes were ordered placed where they seemed to be most needed for the protection of life. The fact that during the twenty-seven months in which this law was in operation there were fifty-four convictions for arson ought to be conclusive evidence that the department should have been continued and that great benefit might have been derived from its further operation.

I speak more at length regarding matters in New York than

I shall in other states because of the fact that it is the only state, so far as I am able to learn, that has seen fit to take any backward step in the matter of fire prevention and the elimination of fire waste by the repeal of its Fire Marshal law.

The work of the Fire Marshals throughout the United States must of necessity be considerably diversified. There is a common ground for all where the work is carried on in practically the same way. This includes the general educational work through bulletins, school texts and the press, the work of running down the incendiary and the general inspection work with a view to removing the ordinary hazardous conditions which are common in every community.

However, different sections of the country have different problems, with which the Fire Marshals must cope in an entirely different way. In the manufacturing districts the hazards of the factory are many and safety for the lives of the many persons working therein as well as for the great property values must be provided. Here we find the necessity for the installation of automatic sprinklers, adequate fire escapes and the holding of fire drills for workers. Compare this with the time when none of these things were thought of and it is easy to see what progress has been made in the fire prevention movement.

In the south where we have the great cotton industry we have another need, as great in its way as any of the others. Just prior to and during the war the need for special work became particularly great, due to the high price of cotton, coupled with enemy activities. Much credit is due the Fire Marshals of those states for the work done by them, especially during that period.

In the middle west, which comprises very largely the agricultural and wheat growing section of the country, conditions have been somewhat chaotic and unsettled. Certain bolshevik ideas have prevailed which have caused unrest in some localities to the extent that a number of losses have occurred which have been attributed particularly to this menace. The Fire Marshals of these states have had to meet and cope with this condition and from all information available it seems that they have met and solved the problem in a manner eminently satisfactory not only to themselves, but to those most deeply interested.

The effect of the activities of the Fire Marshals throughout the United States has been in my judgment far-reaching and productive of splendid results. Perhaps no other single organi-

ization has contributed more to the protection of foods, food products, munitions and other necessities which helped to make the winning of the war possible, than did these men through the conservation associations of their several states. Careful, conscientious and efficient inspections were made of all food producing centers. All warehouses and factories that had to do with and were really the bone and sinew of the conflict were carefully guarded, inspected and kept as free as possible from the conditions which might produce loss, which loss would mean not only loss of a pecuniary nature, but a loss of time and productive activity and a hindering of the wheels of progress.

Just here I desire to say a word of appreciation of the splendid work done by the conservation and fire prevention associations over the country and of the aid they have rendered to the Fire Marshals not only previous to, but during the strenuous period of the war. In my own state I have had the most sincere co-operation from both these organizations. We have worked hand in hand and if any particular credit may come to the work of my department it is in no small degree due these associations.

To my mind no more patriotic service could have been rendered the country in the time of its need than the work which was done by the Fire Marshals of North America. Now that the conflict is ended and the days of reconstruction are with us, our work is no less important. The country is undergoing a period of the greatest prosperity in its history. Possibly more money is being made in the channels of trade than ever before. Naturally there is an inclination to grow and to expand which in some instances may even go beyond reasonable bounds. Owing to this unrest it behooves us, as officials into whose keeping have been given vast physical resources, to be ever alert, up and doing, contributing in the future as we have in the past, our best efforts toward making the country economically safe, sane and careful in the things that bring about fire waste, which has become recognized as one of the great drains of today upon the American people.

Some of the brightest minds of the country have given of the best years of their lives to the cause of fire prevention. Among these are Ole O. Roe of Iowa, Walter H. Bennett of Illinois, John T. Winship of Michigan, Robt. W. Hargadine of Minnesota, Bert B. Buckley of Ohio, Chas. W. Schuyler of Tennessee, who was followed by Ed M. Gillenwaters, and W. E. Longley of Indiana, who have retired from official life and are giv-

ing their attention to the pursuits of their usual avocations. They were conscientious in their work to the fullest measure. The degree of success attained by a number of these men should be an inspiration and incentive to the rest of us.

The country is fast becoming fully awakened to the possibilities along these lines and the need of fire prevention and fire protection is not only recognized by individuals, corporations, municipalities and states, but by the government as well.

Possibly no one single factor played a more important part in the conservation work in this country during the war than the National Board of Fire Underwriters. The assistance rendered to the government by them was of untold value and possibly much of the information could not have been obtained from any other source. They have given of their time, their energy and their talent unstintedly and patriotically and I believe you gentlemen will bear me out in the statement that they have rendered to us as well as to the government a great service.

More attention is being paid to these matters each year which brings us to the conclusion that each year our work will become more essential and important. I am at this point constrained to quote from an address by one of the above named gentlemen, in which he took occasion to say that "the Fire Marshals of North America are engaged in a work of conservation that is beginning to attract the attention of students of economics the world over. These departments, originally conceived to cope with the one question of incendiarism, have grown and expanded until their work is as broad, and deep, and important as any conservation work anywhere. I believe that the ultimate work of the Fire Marshals of this country is to save the people from their own folly."

By nature the American people are a careless and extravagant people, prone to permit waste to the extent that it eliminates frugality. A very large class of people who constitute the important part of our population is not a class of conservationists. People readily forget that it is so much easier to preserve that which we have than it is to create that which we have not. As I said before we are living in perhaps the most extravagant period of the world's history, which if true, behooves us to give all the more activity to the preservation of the country's resources because out in the not far distant future there will come a time when there must be a reckoning and things must seek their natural level. When this time shall come I am confident that the Fire Marshals of this country will play no small part

in helping to bring order out of chaos and will do their utmost to preserve the physical resources of the several states which it is their honor to serve.

Referring to the second part of my subject in which I am to speak of our faults, I hesitate to criticize, feeling as I do that we have all honestly striven to do our duty as we have seen it. Disclaiming any pretensions to perfection I am charitable enough to believe that every one has given the fullest measure of service possible under the provisions of the statute defining his powers. However, there is much yet to be desired in the way of amendments, strengthening legislation, and co-operation from the people of our states, that we may receive the support we should have.

We should be awake, alert and always ready to let real service rise above personal preference. We have doubtless all made some mistakes because we are but human, but I am inclined to believe that our sins have been sins of omission rather than sins of commission.

Permit me at this time to quote from the closing paragraph of Fire Marshal Ole O. Roe's farewell letter at his voluntary retirement from office in the state of Iowa. "In my conception public service is neither a 'plum' nor a 'snap,' but a call to high patriotic service. To such service my best endeavors have been dedicated. I shall lay aside my official duties at the end of my term with confidence in the future efficiency of the office and the kindest personal feeling toward all."

I trust that when we arrive at the conclusion of our official career each and every one of us may be able to say as much as Brother Roe has said and that we may have met the problems of our several commonwealths and solved them with that same spirit of equity and justice toward all that has characterized the work of our good friend who has voluntarily laid aside the cares of office and sought, we trust, more pleasant and profitable pursuits.

Let me urge each and everyone to go forward and do his very best to the end that his state may receive a high-minded, clean, patriotic and worthy official service.

**President Fleming:** I am sure we all appreciate this splendid presentation of the Fire Marshal work. I just want to say a word to our friend from Massachusetts, who is present. I might say the first Fire Marshal's office in the United States was in Massachusetts, but the first Fire Marshal law was passed

in Ohio, so we come second in the organization, but first in the law, so we all understand it. Now we have for the discussion of this subject Mr. J. Bart Foster, Assistant State Fire Marshal of the state of Oklahoma.

### DISCUSSION.

**Mr. Foster:** Mr. President and members: If you will notice in Mr. Hussey's paper he says he hesitates to criticise the Fire Marshals of the several States. When this topic was assigned to me by Mr. Gamber of Illinois, on a postscript at the bottom of the letter he said, "Give all the Fire Marshals of each and every state H—, with the exception of Illinois and Ohio," and when I got here and found the ruling of the chair allowing only five minutes for discussion, I saw that it was impossible for me to give Ohio and Illinois H—.

The topic has been handled thoroughly by Mr. Hussey. I have set down here a few suggestions which I will give you. The laws of the several states should be similar and should be uniform; the revenue derived from the same source: results to be attained the same—I am coming down to our faults, I have listed them also. There should be close affiliation and co-operation with the National Board of Fire Underwriters, the Underwriters' Laboratories, the National Fire Protection Association, and closer relationship to the kindred associations such as the National Firemen's Association, the International Association of Fire Engineers, the Fire associations of all the states, the Fire Chiefs of each city and town, the Sheriffs' associations and the like. The State Fire Marshals, State Health Boards and State Boards of Education should co-operate. Fire drills and fire prevention education should be given in all schools. Fire escapes should be placed on all classes of buildings. The appropriations by the state are not sufficient and the salaries of Fire Marshals and their co-workers are not sufficient to support the kind of men needed in this class of work.

Referring to Mr. Gamber's topic relative to the co-operation of insurance companies, from the local agents up to the head office, I think that should be placed in the question box for tomorrow's discussion. We have in our state the inspection of mills and elevators before any insurance is written, and I agree that the inspection should be made on all large buildings before insurance is given.

It has been asked of me since I have been here why we have not co-operated in the Oklahoma department. I cannot an-

swer that question. Mr. Connolly and myself have paid strict attention to duty since February 3, 1916, but you will find that Oklahoma will co-operate with the several associations and especially the Fire Marshals' Association.

**President Fleming:** We are very glad indeed to have Oklahoma represented in this fine fashion. We are only sorry Mr. Connolly was not also able to be present—he expected to be here. Now we will pass from this subject to the next, which is assigned to Colonel James R. Young, "Fire Prevention as a Life Saver."

**Mr. Gamber:** I am in receipt of the letter, which I have read before, from Colonel Young, stating that it is impossible for him to be present and in which he also suggested that the topic should be presented to the convention. I am going to ask Mr. McIvor of Kansas to present the paper.

#### **FIRE PREVENTION AS A LIFE SAVER.**

**Mr. McIvor:** Mr. Chairman, gentlemen of the convention: I am rather young, but it is a great thing to be called on to substitute for the gentleman mentioned, and such a pioneer as Mr. Young of North Carolina. It is a long jump from North Carolina to Kansas for a substitute. I will now read the paper:

It is with pleasure that I greet you once more in our annual meeting. We have come to discuss our work and its problems, compare experiences, and consult for more effective plans and better results in the future. I congratulate you, one and all, upon the energy and effectiveness of your work during the past year. Without this annual meeting and review of the work we cannot fill the position that each of us should, a leader in the fire prevention work in our several states and provinces.

Naturally, in speaking of fire prevention, we turn to property loss and well we may, for so immense is the annual loss that it is nothing less than an unpardonable fault, if not a crime. This is easily seen when we consider the amount of loss and the fact that at least two-thirds of it is easily preventable by the exercise of ordinary care, to say nothing of what can be saved in having proper apparatus, trained firemen and a sufficient water supply. Why longer erect unsafe buildings and allow such conditions on our premises as are calculated to start and feed fires?

In the United States and Canada we have an average fire loss of \$250,000,000 each year. These are big figures and unfortunately are hard to be taken in—practically \$500 a minute. Do you realize what this loss is and means? It exceeds the annual



production of gold, silver, copper and petroleum. Even while I am talking fortunes are burned up. Factories, stores, theatres, hotels, churches, school houses and dwellings are in flames. A new fire starts every three minutes. There is a continuous conflagration. Men, women and children are fleeing for their lives before the fire fiend.

In the midst of the late World War when food meant so much in feeding the armies of our allies as well as our own, one elevator fire in Chicago destroyed enough wheat to make 50,000,000 loaves of bread—one in Brooklyn destroyed 700,000 bushels of grain—one in Rochester, N. Y., \$1,000,000 of grain, while a stock yard fire in Kansas City destroyed 11,000 cattle and 33,000 hogs. No one true to his country, his people, himself, can fail to wish to stop this great waste. The property destroyed helps no one. Whether a loss to the owner, frequently representing the savings of a lifetime, or paid for by insurance, it represents so much wealth and is gone forever. If replaced it must be done with material, toil, labor and expense that might be more profitably used in building up rather than in replacing.

For years, with increased vigor and impetus, a great fight has been waged against this loss. An attempt is being made to educate the people to this end, for it is largely due to ignorance and carelessness. The facts and conditions are laid bare before them. They read and hear, but somehow do not take them in—do not realize what they mean. They are published in books and leaflets. Posters in striking and even horrible form are used. The press, our mighty educator and reformer, gives its columns to the work. The people stop, express their surprise and wonder, and then pass on with little further thought of this great subject and scourge, and less action in behalf of fire waste prevention. This is indeed a great subject by no means developed, much less threadbare. As an educational one—as a live economic question—as a call for service to all it has no superior. It affects more people than war, pestilence or famine—and hurts more families and individuals than all the business failures that reach their millions in property loss.

In my state we have adopted as our motto and slogan, "Make North Carolina Safe for Life and Property." Upon the Insurance Commissioner, as ex-officio Fire Marshal, has devolved the enforcement of (a) the Fire Marshal law enacted in 1899, (b) the state building code enacted in 1905, and (c) the statute governing fire escapes and proper exits enacted in 1909. These statutes are of vital interest and most important for our

people; the call for earnest, active work on our part and our best efforts to elicit aid from every available source. There is, there can be, no higher duty imposed by the laws of our states and provinces than the prevention of fire waste and its attendant loss of life and property.

But, Mr. President and gentlemen, I need not, in fact did not propose, to talk to you about the immense loss of property by fire and the duty of saving it. It would not be necessary in this presence and among this band of workers. I am expected to talk to you about a different phase of the work and when you view it from this angle I am sure you will feel more deeply and keenly the urgent call for the prevention of fires.

I allude to the loss of life from fire. Many engaged in this work, seeing the great loss of property and how it should appeal to us, have feared that the force of their attack would be lessened by dwelling upon the loss of life—in fact, there was a prevalent idea that comparatively few lives were lost in this way. There was never a greater mistake. Several years ago I began to clip from newspapers accounts of loss of life by fires and was surprised to find that I clipped annually accounts of the deaths of from 150 to 175 each year in my state. Those to whom I told this would hardly believe it and insisted that there must be some mistake, though I had the clippings.

After our Health department established a Bureau of Vital Statistics, I went to it for my figures and received the report for 1916 as 327 deaths, for 1917 as 316 deaths and for 1918 as 300 deaths from fire in North Carolina, while for the first three months of 1919 the average was two a day.

In my campaign to elicit the active aid of every man, woman and child in this work, I found this data a wonderful weapon to use in the warfare against fire waste. Property could be replaced—new factories, stores and dwellings could be erected, but who could restore a single life lost by fire.

It appears that three-fourths of these deaths from fires are women and children, and three-fourths of these are helpless little children. With this story I caught the interest of the children and the mother's instinct in our women was touched and they responded. To such an appeal woman has never failed to respond. This perhaps accounts for the unusual aid and co-operation that I have received from the women and children in my state. We have over 1,100 North Carolina Safety Leagues organized among the school children of the state, representing 35,000 children, and the active aid of the State Federation of

Women's Clubs. In fact when this work of our State Federation was presented to the National Federation at Asheville last summer it was unanimously voted to have the work of fire and accident prevention taken up by the federation in every state, under the direction of the civics committees or special ones. Our North Carolina Safety Leagues are federated with our State Federation of Women's Clubs and there is full co-operation.

Mr. President and gentlemen, do not feel that I am speaking of something far away from you—something peculiar to my state. What is true of North Carolina is no doubt true of your state or province and you will only have to look into and check it up to get the proof. Using North Carolina's per cent of fires as a fair basis, you will readily find that there are annually over 23,000 deaths from fires in the United States and Canada. Shall we, as an enlightened and Christian people, stand for this? Certainly not. The World War is over. Death and carnage no longer hold sway in France and Belgium. The god of war no longer destroys the flower of our young manhood. Why should the fire demon be allowed to destroy our women and children? Our brave soldiers laid down their lives to save civilization and Christianity on the earth, to make the world safe for democracy, and from our crushed hearts we say it is well, but there is no excuse for our people, through ignorance and carelessness, to sacrifice the lives of our women and helpless little children in the smoke and flames of the fire fiend.

My people and your people are ignorant of what will cause a fire. They are careless about doing things or allowing conditions that will start or feed fires. Laws to prevent such conditions are not heeded or else are regarded as innovations. Customs are continued with a feeling that they will not bring the same results they have continually produced with others and in other places. How often do we find this feeling in our business places and homes?

Many of our city and town officials and Legislators are hard to reach and to be made to see the necessity of precautions and care. In presenting our building code to a committee of our Legislature for enactment, we were told by a Senator that if this law was passed he could not kindle fires with kerosene in his home. I said, "Senator, I hope you do not now." "Yes, I do," he replied. "Then," said I, "what about your servants?" And he replied that he did not allow them to. Of course we all know that servants will imitate us in doing whatever we do about the home.

In working for our safety match bill, I was told by a member of our Legislature that he did not favor safety matches as he could not strike them on the seat of his trousers. Yet in one year this law and its enforcement saved our people in North Carolina over \$40,000.

The reports of fires by causes in all of our states show the saving from loss by fires and the benefit of proper laws and ordinances, such as those for the incombustible roof, proper electrical installation, regulation of the sale of fireworks, as well as for the handling and storage of explosives or combustibles—and for proper building and inspection.

My appeal to you as Fire Marshals is to save life and to realize what a wonderful opportunity there is offered you for service in this direction. It is more than preventing fires, than lessening the actual destruction by fire of property, it means the saving of lives when fires do come. Of course the nearer you build fireproof, the nearer you build for safety to life; but even in the fireproof or fire retardant building, you may have the smoke and other panics causing the loss of life.

In many cases the builders feel they cannot afford to build a fire resisting, much less a fireproof building. This may or may not be true, though there never was a time within my knowledge when the cost of fast burning and fireproof buildings were so close together. But for one thing I stand and plead—that all buildings from frame to fireproof shall be so constructed, equipped and kept, that in case of fire the occupants may be saved and their lives not lost. This can be done, but it calls for more care and attention than is usually given it now. It is bad enough to find that lives are lost through an oversight in keeping your building in proper condition or other thoughtlessness, but construction is more deliberate. You plan your buildings with the use of the best architects. You do it deliberately, and to plan without care for safety to life is criminal in the extreme. There is God's word for this, for in Deut. 22-8, we read: "When thou buildest a new home, then thou shalt make a battlement for thy roof, that thou bring not blood upon thy home, if any man fall from thence."

We exercise too little care in building our homes to make them less liable to burn and even less to make them safe for ourselves and family in case of fire. How many of us give attention to this or have our architects do so?

Theatres are too often built with little thought of safety

to patrons in case of fire—have inadequate exits and are all to be crowded beyond safety. With scores of lives at stake we neglect even the most common precautions.

How few of our public buildings, like hospitals, sanatoriums, hotels, etc., are planned for safety to life, and how often even the precautions taken nullified by a careless use and handling of them?

We pass laws compelling our children to attend school then put them in dormitories and school buildings that are a menace to their lives and practically shut them off from all a bare chance to escape in case of fire.

School buildings, of course, are subject to the fire dangers as other buildings, but their greatest menace to life lies in rapidly burning and the smoke panic. The first is overcome by you approach a fireproof construction. The latter will get its work even in a fireproof building as the smoke spreads rapidly and produces a panic even when there is no real danger of fire. We are told that eighty per cent of the casualties in school buildings are from panics and the subjects are not touched by fire.

We put up fire escapes that the teachers fear for the pupils to use when there is no excitement and rely on fire drills that fail amid the smoke of a rapidly spreading fire. It is well to have fire drills, but not to rely on them to the neglect of other more needed precautions. The outside fire escape carries but a small per cent of safety in the average building.

After a careful study I am satisfied that the smoke panic can be handled only by the double tower stairway and the elimination of all inside stairways and openings between floors. Buildings so equipped have been found to be just as convenient as any others and fully as cheap. In my state we are now erecting no other class of school buildings. We prefer safety for our children to anything else, but in this way, we get safety and the other desirable conditions in our schools and not the menace to life found in the average school building.

Are we undervaluing human life or have we simply grown careless in its protection? Neither should continue. We should spare no means for safeguarding lives. Automatic sprinklers, one of our most efficient agencies in fire protection, are a great life saver and should be more generally installed. It will richly pay in the protection afforded to install them in our schools, dormitories, hospitals and other like buildings. Certainly no

building containing valuable property or which shelters a mass of human lives should be without the protection afforded by an automatic sprinkler system.

The reconstruction period is upon us with its many and serious problems to be solved; but we can, we must, take whatever time and effort is necessary to stop this loss of life. Let us as leaders return to our several fields of duty determined to arouse our people and enlist every man, woman and child of whatever class, ability or vocation in the prevention of the fire waste and its attendant loss of life and property.

So say we all!

**President Fleming:** I am very glad indeed to have this splendid paper from Colonel Young. Now we are going to proceed as rapidly as possible, as our time is limited. The discussion will be taken up first by Mr. John S. Horan, Fire Marshal, West Virginia.

#### DISCUSSION.

**Mr. Horan:** Mr. President and gentlemen of the Association: Realizing the time is very short, I am not going to delay you by further discussion of the very excellent paper. However, I do wish to call your attention to one important phase of this subject that was not touched on. I refer to fire prevention as a life saver with reference particularly to our schools, reformatories, penitentiaries, asylums, and so forth. Now, gentlemen, if any of you believe you are in danger in this building—this hotel—you are at liberty to go out to some other hotel and there to seek accommodation. That privilege, however, is not extended to the inmates of our asylums and prisons; they are forcibly detained there. Those are state institutions, and at least in West Virginia they are most excellently cared for and every possible precaution is taken against the possibility of fire.

Now with reference to our schools, we may possibly endeavor to eliminate the fire hazard and we may provide adequate fire escapes. But the most important thing in connection with fire prevention or the safeguarding of lives is not only to safeguard against fires, but against panics, and right here I wish to refer to fire drills in our schools. The very erroneous impression is sometimes gained by the teachers in our schools in conducting these fire drills that the efficiency of the fire drills depends on the rapidity with which the building may be emptied. That is entirely wrong and I think it is our duty to impress upon those who conduct those fire drills, where it is not possible

for us to be there in person, that it is not the rapidity with which the children may get out of the building, but the orderly manner in which they may empty the building, at the same time taking the least possible time in doing it. Usually, in the past a great many cases, had there been fire drills properly conducted and the buildings emptied in an orderly manner, hundreds and hundreds of lives would have been saved.

Now the parents of our county, the Fire Marshals' association and the Fire Chiefs are very desirous of safeguarding the lives of their loved ones, and, gentlemen, it is up to us to see that their safety is properly safeguarded in every possible manner.

**President Fleming:** The discussion will be continued by our good friend, Mr. Joseph G. Brown, Insurance Commissioner of Vermont and Fire Marshal of that state, and I want to say I am particularly pleased to have Vermont represented by so able a man as Brother Brown.

**Mr. Brown:** Mr. President and gentlemen: It seems rather presumptuous that a man who has held the position of Fire Marshal under a Fire Marshal law that has been in force less than three months should attempt in any way to discuss a paper that is prepared by so able a man as our friend, Colonel Young of North Carolina, and as supplemented by Mr. Horan of West Virginia.

All I can do is to endorse the expressions made by Colonel Young and Mr. Horan and to simply say that it is up to us to do what we can to preserve the lives of the people by doing all that we can to prevent fires in every way. I was interested as soon as I came to Toronto to pick up a paper and find an item headed "No instructions given to officials regarding conditions said to be dangerous." Right here in the same paper, in the city of Toronto I find that a small fire was found in the Mayor's office and the suggestion is that some visitor unthinkingly threw a cigarette into the register and the accumulation of dust underneath caught fire. That leads me to state that in inspections very often the matter of the register is overlooked, particularly during the season when registers are not in use. It makes very little difference whether those registers are from a direct or an indirect system of heating, they are apt to be a catch-all of everything, dust, waste paper and accumulations, and that simply means that you find that hazard in public buildings of all kinds. In the protection of lives from fire particular attention should

be given to hospitals, theatres, public schools and in fact all public buildings. I don't know, gentlemen, that I have anything more to add, except, as I say, I endorse the sentiments as expressed by Colonel Young and our friend, Mr. Horan.

**President Fleming:** We are very glad to welcome Mr. Brown to our Association and to the active work that we have taken up. Now we pass from this subject and we have just time for two more important subjects between now and 12:30. We are delighted to have with us today one of those who has stood behind the great movement of conservation and fire protection and prevention for years in connection with insurance interests, and who is now vitally connected with the conservation and fire prevention movement, which must envelop every state in the Union. I am going to ask Mr. W. B. Flickinger to discuss the subject of "Insurance, the Science of Service."

### **INSURANCE—THE SCIENCE OF SERVICE.**

**Mr. Flickinger:** I have assumed that the subject, "Insurance—the Science of Service," is to be treated as it relates to the business of fire insurance.

Marine risks had been underwritten for many years before indemnity for loss by fire was undertaken. It was, as is often the case, a great calamity—the London fire in 1666—which directed attention to the need of fire insurance and an underwriting plan was adopted. In it was contained the principle of mutuality and co-operation. It was based on the Biblical injunction of "Bear ye one another's burdens." In more recent times the attitude towards insurance is better expressed in the words, "Bear ye the burden."

For many years fire insurance was only granted on buildings; then liability was assumed on stocks of merchandise and finally on household effects. The early contracts or agreements had few conditions and forms were simple and specific. This was before the advent of the department store with its almost endless variety and kinds of merchandise and multiple occupancy building with its different hazards. Then there was no method or system of measuring the fire hazard, each underwriter guessing, and generally high enough, the rate of premium charge to cover the risk assumed. From this simple and unscientific beginning has grown the present gigantic and highly technical business of fire insurance as it is conducted today. In the early years of the business no local agents or solicitors were



employed, the property owner being required to make an application which contained about as many inquisitorial questions as our modern income tax return blank.

When the people began to realize that without the protection and benefit of fire insurance, credit would be impaired if actually destroyed and trade and commerce would be so uncertain that only a gambler would engage in it, the local agent was called into service, and became the active missionary to develop the business. The desirability of having all property protected by insurance against loss by fire began to be accepted as a sound economical principle. The local agent was the medium through whom the property owner was largely educated to purchase fire insurance and today few escape his persistent and persuasive efforts. The expansion of trade and commerce made new and increased demands for service upon fire insurance. New inventions and discoveries required new processes, the hazards of which were frequently little understood or perhaps unknown to those engaged in production. Slow and expensive have been the lessons purchased through experience by the underwriters and the process still goes on.

The last half century has witnessed the development of manufacturing enterprises to a degree which is nothing less than stupendous. We sometimes wonder what is left for future generations to invent or improve. Realizing the need of an organized effort and if possible the establishment of an effective system of fire protection for property, the National Board of Fire Underwriters was organized something more than fifty years ago. It took up the work when there was nothing like uniformity in practice or treatment of hazards, the protection against them or their elimination. Loyal and devoted to the cause, these pioneers persisted, though often meeting obstacles raised by those who did not understand, much less appreciate, their efforts. At this late day the majority of our people look upon the efforts of the Underwriters to reduce the awful fire waste—which to the extent of each loss impoverishes the nation—as purely selfish. We are, however, making headway and the people are awakening to the fact that the payment of a loss by a fire insurance company does not restore the property—it simply distributes the loss among the premium payers.

For the purpose of informing the people of the real services and the true functions of fire insurance, a campaign of education by means of circulars, pamphlets and press notices was inaugurated. This effort is receiving splendid encouragement and sup-

port and is being effectively supplemented by the members of your very important Association, as well as by a number of important business and civic organizations. Service to be true and of real value must be based on reciprocity—it must involve the principle of mutuality. With many the word "service" is accepted as "serve us." Every business transaction must be beneficial to both parties to the contract, otherwise it is unethical if not immoral.

The concentration of vast values subject to destruction by a single fire made further demands upon Fire Underwriters. In response to this demand the National Board engaged engineers to investigate and study the water systems and fire fighting facilities of our cities and a schedule for rating them according to a standard was adopted. It established laboratories for testing devices and appliances used for the generation of heat, light and power as to their safety—and fire extinguishing apparatus as to its effectiveness. Materials used in the construction of buildings are tested to determine their power to resist heat and fire. This work is carried on at a great cost to the companies and constitutes one of the very important and constructive services rendered by fire insurance in the interest of conservation of national wealth. It should be borne in mind that in practically all of the European nations these services are accepted as a governmental duty and function and are carried on at the expense of the tax payers. It is unfair as it is unjust to charge the Underwriters with maintaining these important agencies for fire prevention and fire protection for purely selfish reasons.

Another and very important service in the interest of fire protection rendered by fire insurance companies are the salvage corps established in the principal cities of the United States. These organizations created by law are maintained at the expense of and are under the control of the companies, and furnish protection to property of insured and uninsured alike. In connection with the work and services of salvage corps I trust I may be pardoned for making a personal reference to one who has long been active in the service and who has been recognized as a leader in the cause of fire prevention and fire protection. I refer to Capt. J. J. Conway, Superintendent of the Cincinnati Salvage Corps.

Capt. J. J. Conway is an exceptional man for the position he holds. Nature endowed him with a wonderfully pleasing personality and an abundance of enthusiasm, an enthusiasm which is so contagious and infectious that he has gathered about him

an army of fire prevention enthusiasts. Earnest, energetic and persistent, he has won the support not only of the city officials of Cincinnati, but the good people of his city. I feel that it is unnecessary to quote figures to show the result of his efforts for you are familiar with them. I have referred to him first, because he is, I feel, fully entitled to any credit I may give him and secondly, to direct attention to the great benefit of sane and intelligent co-operation and its benefit as is illustrated in the city of Cincinnati.

True, a few hours might change the favorable record, but it will not be due to a lack of exceptional effort on the part of the genial Captain Conway, or the lack of co-operation of his people. I might mention some cities, saintly and otherwise, where the record could not be spoiled—they might accidentally become better. If these cities would secure the services of a Captain Conway and support him as Cincinnati supports him, the result would no doubt be the same as has been the case in that city. No other class of men have had the opportunity of realizing how seriously and to what extent the fire losses affect the national wealth than the Fire Underwriters and they are entitled to great credit for their efforts to reduce or prevent the needless drain on our national resources.

The enormous enlargement of manufacturing plants and the employment of new and varied processes presented new complications to the fire underwriter. His first care was to safeguard the property against fire; if fire did occur to have the plant properly equipped with fire extinguishing devices and facilities so as to minimize the loss.

The Fire Underwriters, recognizing the need as well as the justice of considering the various classes as well as the individual risks in fixing the premium charge, prepared schedules for rating them. After many years of most careful study and application by some of the greatest minds among them, a generally recognized scientific schedule was finally formulated and adopted. The day of guess work in fire insurance rate making is past and unfair discriminations practically eliminated.

What the Fire Underwriters need most in order that they may render the fullest measure of service to the people and furnish indemnity at the lowest cost which will justify the employment of the capital invested and insure solvency, is co-operation from the property owner and the state authorities, especially the supervising officials. That the interests of the policy holders and the companies are better served as a result of such

co-operation admits of no argument. There should exist harmonious relations, friendly feelings and a sympathetic understanding between interests which, after all, are common and not antagonistic.

So important a service as is rendered by insurance entitles it to protection against the incendiary and fraudulent claimant. On the contrary, however, courts and juries have so generally favored these claimants as to discourage the companies from contesting such claims—contesting them not only to save money for the stock holders, but to make it unnecessary to load the premium charge in order that the criminal might profit.

In states not having unjust and unreasonable laws and where supervising officials have not assumed autocratic powers, the cost of conducting business is less and rates are lower than in states where the conditions are onerous and official attitude antagonistic. There should be a justifying reason for every restrictive law or ruling. From your experience with fire insurance interests and their representatives I am confident that you have found them willing and anxious to co-operate with you at all times and to the benefit and advantage of the interests which you represent.

When on the memorable second day of August 1914, egotism and ambition opened the flood gates of war, resulting in destruction from which the world will not fully recover for generations, the pendulum of co-operation by nations swung to its extreme limit, in order that force should not triumph and that right should prevail. It was a splendid accomplishment and justified a great sacrifice. Promptly did the Fire Underwriters offer and eagerly did they render most efficient service to the cause. The cordial acceptance of their services by the members of your Association, the support and co-operation extended, proved most effective and demonstrated the wisdom of maintaining such a relationship. The service rendered by fire insurance interests during the great struggle will ever remain one of its great achievements. The story of the conservation movement would not be complete without the record of the notable work of the Fire Marshals and other state officials.

Splendid as was the co-operation of the nations during the war, the pendulum is now unfortunately swinging in the opposite direction, among the individuals. This attitude among the people is most deplorable and tends to impair if not destroy much of the advantage gained at the expense of the world's greatest sacrifice. There is a patriotism of war and there should

be a patriotism of peace. Nothing could be finer than was response to the patriotism of war. Individual interests were merged for those of the nation and the people as a whole. Precisely the same response is due and the same feeling should prevail in the patriotism of peace. True patriotism, whether in times of war or times of peace, consists of doing our duty to our country, of respecting authority and of obeying the law. This applies to rich and poor alike. There should be no one class—the citizen. The government is of his own making. The present existing conditions are disquieting, if not alarming, and involve many serious problems for the fire underwriters. Will those stirred to discontent become a force of disruption or perhaps destruction, will they see their duty, in the light of national interest, will they listen to reason or will they act as individuals or follow the advice and leadership of unsafe and unwise men—destroy property under the false idea that they are equalizing the wealth of the people and only injuring others? This is as yet an unsolved problem, but I have great faith in the common sense and patriotism of the American people and look for an adjustment which will have proper regard for the rights of individuals as well as property.

The present condition of unrest, however, calls for the closest co-operation of all the forces of law and order and the fire insurance interest can be relied upon to respond with all its forces, its agencies and its resources. While physical conditions and hazards have been given principal attention, I deem it proper to refer to the most difficult problem in fire insurance—the moral hazard—a hazard with which you gentlemen are dealing constantly. Too few people realize that every unjust or fraudulent claim paid today becomes an unfair burden on every honest premium payer tomorrow, yet such is the fact. The hesitancy of fire underwriters in contesting fraudulent claims and prosecuting incendiaries has no doubt encouraged this class of criminals. It should, however, be borne in mind that they found their efforts a waste of time and money and finally submitted to what appeared to them as the inevitable. With the adoption of laws creating the office of Fire Marshal the hope was born that better results would be obtained and that incendiarism would become too dangerous to be undertaken.

I have never become reconciled to the idea that the expense of maintaining the Fire Marshal departments should be charged to the fire insurance companies. The protection of property from loss or destruction and the apprehension and punishment of

those responsible for it is clearly a government duty and function, and the expense of the departments should be taken from the general state taxes. No other interest so far as I know is directly charged with the expense of protection against crime.

In some instances the results were disappointing, the office being regarded as a political plum and accepted as a reward for party service. In some states the department from its establishment became an active and helpful agency against the incendiary. In recent years the purely political Fire Marshal has disappeared and men appointed on merit and on account of their fitness for the duties. From a political reward the office became to be regarded as a serious obligation calling for the performance of an important duty to the people. There has been a striking improvement in the work of the departments and the efficient work performed is now showing most beneficial results. Unfortunately some of the states have not clothed their Fire Marshal with sufficient power and authority and in some instances insufficient support to produce the results desired by you and so urgently needed as a matter of public interest.

The belief is still too common that the incendiary has simply defrauded an insurance company instead of committing a most serious crime against the commonwealth. So long as this opinion exists you will continue to have difficulty in securing convictions. It is indeed remarkable, in view of public opinion and attitude, that you have succeeded in so many cases. I wish to assure the members of your Association of the appreciation by the fire underwriters of the splendid and efficient services rendered by you to the cause of fire prevention and fire protection and to express the hope that your several constituencies may more fully realize the great importance of your work and extend to you all necessary authority and support.

In conclusion I wish to say that today the fire underwriter does not regard the collection of premiums and the payment of losses as his sole service to be rendered to the nation and the policy holders. To render expert service in fire prevention and fire protection as a personal as well as a public duty he regards and has assumed as one of his functions. For this work he is equipped by the forces at his command and his knowledge gained by experience in the business. This is what I would call "Insurance the Science of Service."

**President Fleming:** We are very glad indeed to have this excellent paper by Mr. Flickinger, together with his views,

which are very far-reaching along the line of progress and every line of procedure. It is a very great pleasure for me at this time to call upon one who has been in the lead in all fire prevention work and in all activities of Fire Marshals. During the years that are past no person has been more alive and more enthusiastic in giving support and the best of help to anyone in any state of the Union than has Mr. W. E. Mallalieu, General Manager of the National Board of Fire Underwriters. It is a very great compliment to this Association that he is here in person and that a large number of his staff are here to assist us in every possible way, as they have always done in connection with this work, so I am going to present to you the great man of fire prevention, Mr. W. E. Mallalieu, who will discuss the subject, "How Can the National Board Assist the State Fire Marshals in Their Work?"

#### HOW CAN THE NATIONAL BOARD ASSIST THE STATE FIRE MARSHALS IN THEIR WORK?

**Mr. Mallalieu:** Mr. President and gentlemen: This splendid Association and the organization which I have the honor to represent, the National Board of Fire Underwriters, has enjoyed for a number of years a wonderful spirit of co-operation. It has been my great privilege to attend the annual meetings of the Fire Marshals' Association, no matter where they have been held, with the exception of last year, since 1910, and I know of no agency that has been more helpful in furthering our work in fire prevention than that of the State Fire Marshals. We have been privileged to know them and have discussed various subjects with them and told them of what we have been doing. The whole foundation of the work we are doing depends upon co-operation with all agencies, having in mind the desire to lessen this great fire waste of which we have heard so much for so many years, and it seems to me that this particular body of men gather together all too infrequently to talk of these subjects.

I happened to be on my vacation, not in the Rocky Mountains, but in Maine, when a telegram reached me from New York that your good Secretary had suggested the topic, "How Can the National Board Assist the State Fire Marshals?" Well, I didn't like to disturb anyone else who happened to be on their vacation, so I wired back that I would try to cover it. I want to keep more or less within the time and yet I want you to discuss two or three of the items which I will touch upon briefly



and I hope, in the discussion, there will be not only the Secretary, Mr. Gamber, and Fire Marshal Hussey, but I would like to have each and every one of you, if you care to, get up and ask any question, or make any comments you feel you would like to make with reference to the National Board of Fire Underwriters. There are three of us here, and we will try to meet you all.

The title assigned to me is a welcome one, for it is practical and not academic. We are all such thorough converts to the cause of fire prevention that it would be a rather amusing waste of time for me to endeavor to stir you into enthusiasm. It is well to get into the subject at once and, as you have already shown in actual practice many ways in which the State Fire Marshals can assist the National Board of Fire Underwriters, I wish to reciprocate in the name of the organization which I have the honor to represent.

The National Board, as you know, is a service organization. Through a process of evolution its duties have come to lie very closely with the public and that fact does not worry us in the least, since we feel such duties to be completely harmonious with its duties to our own members. In co-operating with you we can serve the public, for you, in a sense, are yourselves this public in a concentrated form. You were put into your positions, directly or indirectly, by the people who cast the votes in your respective states and your duty is a protective one in regard to the vast aggregate of their interests. Each one of you has come into office out of a separate and distinct previous experience. Some of you have been Fire Marshals for comparatively short periods; others have made notable records through a considerable term of years. Some of you, perhaps, are a trifle new to this particular line of thought, although as good citizens you have had the general interest which all good citizens must feel in the conservation of life and property from the terrible and unnecessary destructiveness of fire. In some cases you have succeeded to offices already rich in tradition and containing highly developed executive machinery and data; in others, the opportunity has doubtless been somewhat less.

Whatever the previous story may have been, here you are in convention assembled, as public servants of a very much more important nature than yet is generally recognized, and your being here is an indication of your sincere desire to broaden your outlook, intensify your experience and swap ideas and methods. Thus each one of you will become a sort of mixture of the whole, although with his individual flavor predominating, and you will



go back to your duties renewed in faith, inspired in spirit and improved in technique for the exacting duties of your positions.

Now, we of the National Board of Fire Underwriters long ago learned that you can contribute to our common efforts for public protection, certain things that we ourselves do not possess. You are officials and we are not; you are able to take "close-ups" of the local conditions, whereas we naturally are more general in our views.

In the first place, as you already know, we are working hard and constantly upon statistics in our Actuarial Bureau. We hardly realized what we were getting into when we started this bureau, but its work has grown into proportions to which I can almost apply the rather overworked term of "vast." We have placed it under the direction of a man of cast-iron nerve and unimpeachable habits, because nothing else could stand the strain. It is something more than the "statistical center of fire destruction," as we have called it, it is also an observation and recording station of American carelessness, American bad habits, American faulty construction, American reckless high speed and American lack of conservational viewpoint. We sweep together great masses of figures and try to get them into the proper columns for study. One might think this to be a dull and routine process, but let me tell you that these figures fairly sizzle with significance and activity; it is extremely hard to keep them in the proper places.

I am reminded of the story told of Abraham Lincoln in the early days of the Civil War when the government was almost overwhelmed with the volume of unfamiliar detail, and when complications were developing by the thousands in every department. Some self-constituted committee of busybodies called upon the great President to offer an indignant protest at what they deemed outrageous lack of attention to some minor detail. Mr. Lincoln listened patiently and then looked down upon them with a kindly smile from his six feet four and simply remarked, "Gentlemen, did you ever try to shovel fleas?" The committee, I believe, saw the point without further argument.

Well, we shovel "fleas" for six days a week in the Actuarial Bureau. It is an interesting process as some of you already have seen, and the rest of you must drop in and see for yourselves the next time you are in New York.

For example, we have undertaken to maintain an alphabetical index of all loss claims. This list has been accumulating for

almost five years: it contains several million names of those who have had fires on which losses were paid by members of the Bureau. The great percentage of these losses have, of course, been regular and legitimate, but here and there occur cases involving features of special interest in judging of the desirability of the risk.

Since early in the present year an experienced supervisor, assisted by a force of clerks, has been reviewing this list in order to discover such cases and bulletin them to the companies. Insurance companies have met with repeated criticisms from you, gentlemen, as well as from others, as to the ease with which a man who has a fire record can obtain insurance. This fact has largely been due to the lack of just such facilities as we are now developing. Therefore, the existence of the Loss Information Service to the companies should, in itself, be of value to the work of the Fire Marshal.

We desire to make the co-operation more accurate and specific. We do not purpose to burden your files with reports of all fires involving such special features, but we will not fail to answer your official inquiries concerning individuals where the information is in our possession, and it is probable that, sooner or later, most of those who are seeking to capitalize fire and smoke will have found a place in our records. On the other hand, many investigations made by Fire Marshals bring out information of the greatest value to all concerned. Therefore, you can hardly serve yourselves better than to make our Bureau the immediate repository for all such data.

Some time ago, one of the members in your organization whose state law gives him power to issue raze orders, decided in conference with the National Board that conditions would be improved if the attention of fire insurance companies were called to buildings which he condemned or to which he ordered repairs. This Marshal now furnishes us with copies of all such orders and these are bulletined as soon as received to our members. We shall be glad to pursue the same policy in all other possible cases.

One of the branches of our work with which you are already most familiar is that of the Committee on Incendiarism and Arson. When Mr. Morgaridge, who is in charge of this work, was transferred from your own circle to that of the National Board, we knew that we were gainers, but you doubtless felt that you were losers in a corresponding degree. Now we wish you to feel that you are gainers as well, since Mr. Morgaridge

has an opportunity to do for you all, or rather to do for the people of all of your states, some of the things which formerly he could do for Illinois alone and to do this upon an enlarged scale. Perhaps it is not possible to imagine much of an increase in the degree of co-operation from you to us and from us to you which already exists in the work of this committee, but you have not yet exhausted the spirit of that co-operation and you never will, try as you may. Incendiarism is a low, mean piece of business—in fact, it is almost praising with faint damns to call it “low and mean.” It is cowardly, despicable, infernal crime conducted by conscienceless scoundrels who do not have even the courage found in some other classes of scoundrels. The incendiary is the hyena of the whole criminal zoo and we must all work together daily and hourly to hunt him out of existence. Fortunately, the “open season” for incendiaries is all the time.

As you are aware, this committee is organized to investigate suspicious fires, paying particular attention to that territory now having Fire Marshal departments, but we are always glad to go out of our way to co-operate with your several departments along this line.

This is important since incendiaries do not recognize state lines. A man who operates today in California may next year be active in Connecticut. Our committee on Incendiarism and Arson is collecting valuable data on arrests and convictions for arson in the entire country. This information is always at your disposal.

I realize that many of your departments have excellent investigators of their own, but any investigator worth while will pick up valuable points in his work by associating with men from other parts of the country engaged in the same line of work. It broadens his viewpoint, gives him renewed enthusiasm and increases his efficiency.

You and we are working for the same end. United we can accomplish much; working separately and without proper co-operation the results of our endeavors will not be so nearly satisfactory.

Then, there is the work of our two engineering committees, that on Fire Prevention and Engineering Standards and on Construction of Buildings. Here, indeed, we believe that the co-operation might be increased. We are so busy and you are so busy with daily tasks that doubtless we all have given this phase of co-operation less thought than it deserves. The first

named committee has a large and, we believe, highly efficient staff of engineers trained in all matters relating to the physical factors of fire hazard and their correction, particularly in the light of municipal conditions. Everyone of you, gentlemen, has many yet unkindled conflagrations waiting expectantly in his own state. This is a sobering thought but is too obvious to need proof before a body of men familiar with fire, its habits and its causes. Our engineers, operating in field parties, sooner or later reach almost every city of importance. Sometimes, perhaps, they could do it sooner if the urgency of the need were made apparent, and wherever they go it should be mutually helpful and would, I know, be most acceptable to them if the Fire Marshal were to indicate special lines of interest and special ideas for making permanently effective their recommendations for public safety.

As I said before, you gentlemen are officials and we are not; when you speak the people of your state speak through you. In the meantime, our technical experts—I believe that we can fairly call them such—and those of our Underwriters' Laboratories are constantly engaged in all sorts of interesting tests, experiments and observations. I can see no limits within reason, and "you all are reasonable men," as Mark Anthony said upon another occasion, for including your occasional problems within the scope of their investigations. Let's try it out anyway and see how far we can get.

There is also the important subject of ordinances relating to various fire hazards, such as those upon film storage, upon acetylene, and upon fuel oil—to mention only three of the more recent ones. We are glad to send you these as rapidly as they are prepared, but we lack your official ability to secure their adoption and to assure their enforcement after adoption.

The work of the Committee on Construction of Buildings should be extremely close to your needs and desires. We are trying to make it a sort of exchange for the best knowledge and the best ideas in improving building construction, but this is merely the beginning, for our committee is also striving to have these ideas made active in various municipal building codes. The engineering part of this task is straightway work, but to secure the adoption of codes of safety is easier at some times than at others. If any of you gentlemen were politicians, I believe I should be tempted to say that politics occasionally influences the adoption, the modification or the defeat of proper

building codes, but I naturally hesitate to use such an unfamiliar word in this presence. Still, the ways in which we co-operate in raising the standard of effectively-operating building codes stick out like the spines of a floating mine.

Finally, I know that our Committee on Public Relations is anxious to place its facilities much more fully at your disposal than it has yet been called upon to do. After all, that lovely but exasperating individual, the average American citizen, is the chief problem for us all in this field of fire prevention, and whatever you started out to be, most of you have now become public propagandists for better habits. Most of you are producing a good deal of excellent literature; some of it is so well adapted to popular understanding that if you ever could have had political training, I should suspect you of experience in talking to the "common people." Of course, in your case I know that it must be merely a natural gift. Now it consumes a great deal of material to keep up the stream of fresh pamphlets, arguments and illustrations and we are developing facilities to gather and organize such material. If only you will look up our files as your individual repositories and will not hesitate to pour into them such data as you would like to have preserved for your own future reference, it will go under the best classification that we can give it and will there meet similar data from all the rest of you and from many outside sources, thus becoming responsive to your requests. I think that most of you can visualize this in theory, but now we shall be glad to have you make use of it in practice. Heretofore you have proceeded rather upon the maxim that "it is more blessed to give than to receive" and have supplied us with more than you have asked from us, but we are constantly desirous to do our part.

The foregoing is a brief review of the departments of our work best fitted to co-operate with the members of this convention, but there can be no doubt that the general spirit of co-operation permeates our entire organization—its officials, its staff and its membership alike.

The meeting in our Executive committee room last January, when a committee composed of some of your ablest members joined with us in a discussion of joint problems, was an inspiration of which we have felt the value ever since, for it emphasized the mutuality of our ideals and interests. You, in your official capacity, and we, with our technical facilities, have definitely joined hands for the reduction of fire waste and the preservation of life and property.

We are all of us desirous of increasing the effectiveness of efforts, which at their best, are still inadequate to the enormous task. To this end, the avoidance of duplication of effort is important; there is so much that each of us can do without repeating the activities of others. Consequently, in accumulating records, in promoting better construction and protection, in securing the adoption of helpful ordinances, in investigating suspicious fires, in forwarding popular education upon fire prevention, in discovering and correcting all forms of special hazards and in many other ways, the opportunities for joint and helpful action appear to be almost unlimited.

It is with pleasure that I learn that Secretary Gamber and Mr. Hussey have been assigned to lead the discussion of these remarks, for both of them were active participants in our conference in New York. Let us by all means be practical. Having expressed the sincere desire to work together, let us make sure that this meeting marks a definite advance in the formulation of methods to that end. Gentlemen, the National Board of Fire Underwriters desires nothing more than that you should give expression to such thoughts as may occur to you under the title which has been given to me.

I have already spoken for more than my allotted time, but cannot close without a word of reference to the relations of our joint field to the special requirements of the public situation. Have any of us ever seen a time in which the subjects of public conservation, careful habits and constructive lines of thought were more urgently needed than at the present? Fire prevention is a big subject, not merely because fire destruction is a big subject, but because fire prevention lies at the very root of good citizenship in every line. Can anyone imagine a sincere fire preventionist who is also a bolshevist in good standing? Can anyone imagine a desire to preserve the good while preparing for the better as existing in the desultory and turbulent brain of violence? We preach patriotism and good citizenship, as well we should, but patriotic qualities must be shown in specific application in order to appeal to the popular mind. Fire prevention is so definite, so practical and so tremendously significant and constructive in its application—in what may be called its character-building effect—that there are few means which may be compared with it for steadying the public nerves and raising the tone of the national consciousness. The war showed lines of public service which we had dimly suspected before, but peace, if "peace" indeed be the proper term to apply to these

troubled times, is making demands and offering opportunities for patriotic service hardly less in their urgency and hardly less in their scope and value. Therefore, the educational values of Fire Prevention Day must be emphasized as never before. There must be an absolutely unprecedented wave of state, community and school observance, accompanied by proclamation, press discussion and individual programs, which will spread over the entire nation and emphasize the largest patriotic aspects of Fire Prevention Day. Under the critical conditions of this fall of 1919, shall we not adopt for it the title of Patriotic Fire Prevention Day and then make it the first objective in our renewed pledge of co-operation?

**Mr. Friedley:** Mr. President, after this excellent presentation of the subject, I want to move that the Fire Marshals' Association of North America make the very best use of all the information, records, reports, actuarial bureau, and other lines of information that are made possible for us in connection with the activities of the National Board. Only those who were down on the committee and who went through the offices know of the activities of that great body, know the extent of the wonderful information they get and realize just how very much they can give you on a subject, if you will just take time to request what you have particularly in mind, and I want to make a motion that we most heartily and continuously avail ourselves of the opportunity of this service.

**Mr. Van Camp:** I second that.

**President Fleming:** You have heard the motion. Before putting it I want to state that once again we have had an opportunity of listening to Mr. Mallalieu. Mr. Mallalieu has been the most potent force in fire prevention on the entire American continent. There never is a question which I cannot decide out in the western country but which I can refer to Mr. Mallalieu, and his advice is always right. I want to say to you that in Ohio we appreciate the service that we have received from the National Board of Fire Underwriters, a service without cost. I could not put this motion without making this statement. I am sure I am speaking for all the Fire Marshals when I say that words cannot be found that will measure the service which we have received from the National Board under its capable administration by Mr. Mallalieu. (Motion carried unanimously.)

**President Fleming:** We are going to pass over all discussion on account of the dinner engagement. We have an espe-

cially wonderful program for this afternoon, and I want to refer to the greatest expert that we have on mill and elevator inspection, Mr. Fitzgerald, who is on the program first in the afternoon. Mr. George W. Booth, Chief Engineer of the National Board of Fire Underwriters, will open a discussion which has been requested from five different quarters, and we are fortunate in having secured the most modern engineer to take care of this topic for you, so that is one you must not fail to hear.

You will see by the program for this afternoon also we have one or two other very important papers, and we will need to get right down to business immediately after the luncheon engagement. We will now stand adjourned until that time.





## THIRD DAY'S PROGRAM

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Thursday, August 28, 1919.

### Afternoon Session.

**President Fleming:** Gentlemen, I want to have the pleasure of introducing to you two of my personal friends—two of those who have done things in Cleveland, Ohio, and made it possible to save millions from fire loss. They have been of most valuable assistance. They are both live wires, both up to date. Mr. T. Connell, Chief of the Fire Prevention Bureau of the city of Cleveland, and Mr. P. T. Ferrie, Chief Fire Marshal of the city of Cleveland. Mr. Connell is constantly active in fire prevention work. I want you to meet them personally afterwards and I shall be only too glad if they will join us in all discussions.

Now I want you people to co-operate with me during the afternoon program. We will have the papers and pass the discussion with the exception of the paper that was read just before luncheon—it would be unfair to pass that. The first one to discuss Mr. Mallalieu's paper is Mr. John G. Gamber, State Fire Marshal of Illinois.

**Mr. Gamber:** Gentlemen, I was not present during the time that Mr. Mallalieu delivered his message here. Unfortunately we had to take one of our boys to the hospital, but I have read Mr. Mallalieu's speech and the only thing I wish to say is that the National Board can help the Fire Marshal and the Fire Marshal can certainly help the National Board, and all we want is good clean-cut co-operation in the full sense of the meaning of that word.

**President Fleming:** I am requested to ask that those who are on the resolutions committee meet in Room 553 right now.

It is a very great pleasure for me to present to you today a subject of very great importance, which will be dealt with by one who has taken first place in this work. I speak of James J. Fitzgerald, Assistant Secretary of the Grain Dealers' National Mutual Insurance Company of Indianapolis. He will discuss the subject of "Proper Inspection of a Flour Mill and Grain Elevator."

## PROPER INSPECTION OF A FLOUR MILL AND GRAIN ELEVATOR.

**Mr. Fitzgerald:** Mr. President and gentlemen: Back in 1878 an address was delivered before the Fire Underwriters' Association of the Northwest on the subject of country elevators. When this subject was assigned to me by Mr. Gamber, I at first thought that I would bring the old Northwestern address and read it to you, without any reference to its origin, because I could have read it today without changing a word in it. The country elevator is as live a topic now as it was in 1878. "Where are we at? What are we going to do about it?" were the questions asked by the gentleman who delivered that address. We are asking those same questions today.

The country elevator has always been looked upon as an isolated building out on some lonesome sidetrack, difficult to reach by insurance inspectors and therefore neglected. The grain business so far as we gave any thought to it was centered in the grain exchanges, where a million dollars was won or lost in the course of a day. But when the war broke upon us we realized, many of us for the first time, that the little lonesome building out on the siding was a very important cog in the machinery of the nation.

Now I am not going to attempt to discuss the problem of the country elevator in detail with you, because I cannot do it in fifteen minutes, the time at my disposal, but there are one or two points I would like to leave with you for your consideration. There are, roughly speaking, about 20,000 country elevators in the United States. Of these some 200 to 250 are destroyed by fire annually and another 300 damaged. The average amount of grain in the houses that are destroyed will run around 10,000 bushels. It is these elevators that are destroyed that interest us.

The sixteen year record of one company making a specialty of insuring country elevators shows that out of 813 fires, totalling a million and a half dollars, locomotive sparks were charged with 105, or thirteen per cent of the whole number; lightning, 216, or twenty-seven per cent; unknown causes, 94, or twelve per cent. Here we account for fifty per cent of the fires in country elevators. We are apt to look upon the grain business as a speculative business and hence when a fire is reported in a mill or an elevator, and the causes assigned as "unknown," we raise our eyebrows and wonder if George has

been speculating. Now, of course, suspicious fires occur in the grain business, just as they do in every other business, but their number is small indeed in my opinion. The grain business is a highly organized business and is conducted with as high a sense of business honor as will be found in any other business in this country. So far as my experience goes, and it extends over rather a lengthy period, the number of crooked elevator fires are small compared with the total number.

I was in a flour mill the other day, a mill operated by a very reputable concern. It is an old frame mill and now used to handle coarse grans, since the owners have erected a new fire resistive mill. It has many of the defects of an old mill, but withall is a very fair risk. While I was in the mill a fire broke out in one of the feed legs, but was soon extinguished. This leg was one of four or five stands operated on the same shaft and was running light on the day of the fire. In some way the cup belt was stopped and the resultant friction started the fire. This fire without question had been smouldering for some time. Had the fire smouldered into the night it is probable that the plant would have been destroyed from an "unknown" cause. As most of these "unknown" fires in mills and elevators are night fires, it is very evident to me that most of them could be traced to the leg.

We are always on the lookout for concealed hazards, yet we seem to have overlooked the wood encased belts and pulleys that are such active hazards in our mills and elevator risks. It is my opinion that at no distant date the pneumatic system for handling grain will be adapted to the mill and elevator, but until that time arrives we should see to it that legs are well constructed, equipped with non-chokable devices where possible, and maintained in good running order all the time. Only in this way can we cut down the fires therefrom, and in cutting them down I believe we will reduce the number of "unknown" fires in mills and elevators.

The shingle roofed elevator is a shining mark for both lightning and locomotive sparks, as the records show. When you stop to think of it, what folly it is to talk fire prevention and yet place a shingle roofed structure in the pathway of spark throwing engines. Of course the solution of the spark hazard is a non-combustible covering for all buildings on or near a railroad right of way, and if a metal covering is used for elevators, the lightning hazard is handled at the same time. The iron should cover the building completely and be properly

grounded at the corners. This makes an ideal lightning rod system. I do not know of a single case where a building properly ironed has ever been damaged by lightning.

The railroads of the country have given very little attention to the subject of fire prevention so far as it affects property on their rights of way. Most of these buildings are on railroad ground and through its leases the company protects itself against such loss as it might have to bear through the carelessness of its employes or defective equipment. The railroad company passes the buck to the lessee, who in turn passes it to the insurance company, and the insurance company passes it back in the rate. Of course, it is a nice game, but it doesn't solve the problem of preventing elevator fires. In my opinion the railroad company should be made responsible for all losses that can be charged to its own carelessness and then it would have some interest in seeing that buildings erected along its right of way are properly safeguarded against fire.

But after all, the big question in fire prevention is to get after the man on the job and make him understand that he has some responsibility. To a great extent he thinks that his interest ends when he has paid his insurance premium. Now we must work to correct this attitude. He is on the job 365 days a year and he knows better than any one else where the weak spots in his plant are. He knows what bearings are likely to heat; he knows the careless tricks that are pulled off when there is no one looking. If we can make him understand that the prevention of fire is really his problem, we will go a long way toward reducing the present disgraceful loss ratio.

**President Fleming:** We have been very much pleased with the presentation of the subject of country elevators and mills. The next subject will be "*The Fire Hazard of Nitro-Cellulose Moving Picture Films and Ivoroid Products: What Should be Our Attitude Toward Them?*" by Mr. Geo. W. Booth, Chief Engineer of the National Board of Fire Underwriters, New York City.

**FIRE HAZARD OF NITRO-CELLULOSE MOVING PICTURE FILMS AND PYROXYLIN COMPOUNDS:  
WHAT SHOULD BE OUR ATTITUDE  
TOWARD THEM?**

**Mr. Booth:** Mr. President, I am going to ask your permission for a slight change in the title, that instead of the word "Ivoroid" you substitute "Pyroxylin Compounds."

Perhaps it will not be amiss in considering this subject to

begin with a general statement as to the methods of preparation of nitro-cellulose compounds and some of the physical characteristics of the different types of these compounds. The following is a quotation from a statement prepared by an expert connected with one of the well-known companies engaged in the manufacture of these products:

"Cellulose, when treated with mixtures of sulphuric and nitric acids under different conditions, forms nitrates of cellulose of varied character, suitable to the different purposes for which they are used. The chief means of distinguishing them is the percentage of nitrogen they contain, which ranges from 10.5% to 13.5%, although the character of the nitro-cellulose does not depend entirely upon its per cent of nitrogen.

"Some of the principal types are:

"High grade gun cotton, containing 13.3% to 13.7% of nitrogen, which is soluble in acetone but insoluble in ether-alcohol and other solvents of the lower nitrates.

"Pyronitrocellulose, with a standard nitrogen content of 12.6%, the base of most smokeless powders, is soluble in ether-alcohol but not soluble in methyl alcohol, amyl acetate, and other solvents, as are the lower nitrates.

"Pyroxylin covers a class of nitrocelluloses containing 10.5% to about 12.0% of nitrogen, and soluble in amyl acetate and wood alcohol. They are the most soluble of all the nitrocelluloses and are used in the various pyroxylin industries.

"Varnish cottons or collodion cottons, usually containing 11.5% to 12.0% of nitrogen, are used in making artificial leather, lacquers and enamels, photographic film, and other similar purposes.

"For pyroxylin plastics, pyroxylin is used containing 10.5% to 11.0% nitrogen, soluble in the same solvents as varnish cottons, but giving solutions of greater viscosity.

"The inflammability of cellulose nitrates is dependent on the percentage of nitrogen. Thus, high-grade guncotton is ignited by shock, differing in this respect from any other nitro-cellulose. Pyronitrocellulose is a basis of explosives, while the pyroxylin as a class are not considered explosive on account of their low nitration. They decrease in inflammability with the decrease in nitrogen. Thus, tests have been made which show that a film of pyroxylin containing 11.0% of nitrogen burns only 65% as rapidly as a film of pyroxylin containing 12.0% of nitrogen. Pyroxylin plastics containing camphor will burn

at a slightly lower speed than a film of straight pyroxylin of the same nitrogen content.

"The proper purification of cellulose nitrates is of great importance, and when properly prepared, the compounds have excellent stability. In the early days of the plastic industry this was not clearly understood with the result that materials came on the market made of improperly stabilized pyroxylin, which decomposed on moderate application of heat and caused frequent fires when carelessly handled. Today in all American plastics the pyroxylin used is very carefully purified, eliminating all traces of free acid and stabilizing the pyroxylin. In the plastic compound there is also included a percentage of stabilizing agent, chiefly urea, which inhibits decomposition of the pyroxylin, in case the material is exposed to acid or to a high temperature."

I shall not attempt to discuss questions relating to the hazard of manufacturing of moving picture film or of pyroxylin compounds. Practically the whole output of both these substances is manufactured in a few large plants which have in most instances fully realized the extent of the hazard involved and have taken more or less adequate precautions to guard against it. In any event the hazard is not a general one, as is the case in the storage of motion picture films in exchanges and in the use of pyroxylin compounds in the numerous plants throughout the country which use these compounds in various processes of manufacture.

As respects the hazard of nitro-cellulose motion picture film, it is quite generally conceded that at the present time there is very little to be feared from the hazard in moving picture theatres, since this hazard has been so well safeguarded by regulations covering the construction of the theatres and the booth in which the machine is installed.

There is of course a serious danger arising from the use of nitro-cellulose film in churches, schools and homes, since in few instances are there likely to be proper provisions in the way of a suitably ventilated booth for the motion picture machine.

At the last convention of the National Fire Protection Association, held in Ottawa in May of this year, there was adopted the following resolution:

"That the use of motion picture projection machines without a standard booth ventilated to the outside of the building, in churches, schools, clubs, hospitals and homes be prohibited unless the film

used is of the slow-burning type, and that state and municipal laws and ordinances be adopted regulating motion picture exchanges, tending towards the ultimate end that motion picture films of the nitro-cellulose type be replaced when practicable by a slow-burning film."

There was considerable discussion on the last sentence, relating to the substitution of slow-burning film for the nitro-cellulose class. Manufacturers and users of film are agreed that the slow-burning film, as now manufactured, is not a commercial success. Doubtless inventive genius will ultimately develop a slow-burning film which will be a commercial success, but in the mean time there is a tremendous stock of nitro-cellulose film being manufactured and which will continue to be stored and used until it is worn out.

Motion picture exchanges undoubtedly present the most serious conditions in the industry, and that they do constitute a real and very live hazard is proved by the number of fires, usually attended with considerable loss of life, which have occurred in a number of exchanges within the last few years, and by inspections which demonstrate that most exchanges are housed in buildings not fitted for such occupancy and are conducted in an extremely hazardous manner.

The logical thing to do, therefore, seems to be to safeguard the storage and handling of the nitro-cellulose film by suitable regulations and to use all our influence towards the adoption and strict enforcement of these regulations by state and city authorities. There have just been issued by the National Board regulations covering the storage and handling of nitro-cellulose film as recommended by the National Fire Protection Association at its last meeting. Acknowledgment should be given for the very great assistance rendered by the Eastman Kodak Company in the preparation of these regulations and for the support pledged to their observance by the National Association of the Motion Picture Industry in a set of resolutions adopted by that association. There should also be mentioned the active campaign now being conducted jointly by the Eastman Kodak Company and the National Association of the Motion Picture Industry to educate the managers of motion picture exchanges throughout the country as to the dangers involved and the best way to meet them. Much good is to be expected from this campaign but it is doubtful whether the situation can be completely met without the active co-operation of city offi-

cials in adopting suitable regulations and providing for their strict enforcement, including frequent, almost constant, inspections of the film exchanges and storages.

In the following discussion I shall draw largely from a pamphlet which will be issued by the National Board of Fire Underwriters in the near future, descriptive of the results of tests made to determine the best methods of storing and protecting nitro-cellulose film.

"Nitro-cellulose film is readily combustible and inflammable and its properties have been the subject of much investigation. One of the interesting characteristics of film is that of decomposition or flameless combustion at a relatively low temperature. Tests show that when subjected to a temperature of 302° F. for four minutes, or 320° F. for one minute and forty-three seconds, decomposition occurs. Again decomposition frequently changes into combustion and also decomposition is accompanied by evolution of considerable quantities of gases having a variable chemical composition of such nature that gas explosions may or may not be caused. Nitro-cellulose film proper is not an explosive.

"For several years no general attempt was made to draft and enforce regulations covering the handling and storage of film in exchanges and other places where large quantities were handled or kept. Various local underwriting organizations compiled regulations which generally consisted of an attempt to segregate film from other occupancy and to isolate the actual storage in a vault, it being believed that the principal dangers could be taken care of by reducing the chances of ignition of the film. Thus it became generally recognized that the storage of film should be in vaults or cabinets.

"On Sept. 7, 1909, a severe fire and explosion occurred in the Ferguson building, Third avenue, Pittsburgh, in one of the film exchanges. An accurate and careful investigation was made of the fire, which was shown to be caused by the breaking of an electric light bulb in the film vault. The reel of film ignited was thrown out of the vault and the door closed, but other reels remaining in the vault had ignited, or were set on fire by electric arcs. The vault had brick walls and a heavy iron door equipped with bolt and combination lock and contained 185 reels of film, or about 925 pounds, but did not have any opening or vent extending to the outer air, which at this time is recognized as being essential. Decomposition took place in the vault and the gases were forced around the door cracks, into the adjacent room where they mixed with air and caused a violent explosion.



"As part of the investigation of this fire, a study was made of decomposition products by the United States Geological Survey, Explosive Division.

"The gases of decomposition are a mixture of the ordinary gases, carbon monoxide, carbon dioxide, hydrogen, nitrogen, oxygen,  $N_2O_4$  and  $N_2O_5$ , together with some tarry matter. The percentage of these gases is a variable one and depends on the conditions that exist when decomposition takes place. For example: if decomposition occurs under pressure the percentage of carbon monoxide and hydrogen will be high, thus giving a greater probability of an explosive gas mixture with air. On the other hand, under ordinary pressures, the hydrogen and carbon monoxide are present in lower percentages.

"During a series of tests made by the Eastman Kodak Company, an analysis was made of decomposition products in a film storage vault of one-half standard size with proper vent and automatic sprinkler protection under conditions that duplicate the actual commercial storage and handling of film. The gases analyzed indicated the possibilities of explosive mixtures due to 15 per cent of carbon monoxide present, but attempts to produce such explosions were not successful, the decomposition products burning, however, with intermittent flame. This indicates that gases of decomposition, even though not resulting in explosions, may assist in the spread of fire.

"In practically all film fires two general conditions have been observed:

"FIRST—That with inadequate or insufficient ventilators gas explosions take place. The explosion which blew out the rear of the second floor of the film exchange fire in Pittsburgh, January 7, 1919, was caused by absolutely inadequate vents. The same condition caused the Ferguson building explosion.

"SECOND—That with ventilation or an opportunity for the gases to get to the outer air, the vault with its decomposing film becomes practically a gas generator and evolves large volumes of combustible gas which burns outside the building. The intense fire occurs not inside the building, but outside where ample oxygen is available.

"The Ferguson building fire in 1909 and subsequent investigation indicated the necessity of the pressure vent or ventilators for the storage of nitro-cellulose film.

"In 1915 a series of experiments was conducted by a sub-committee of the National Fire Protection Association to de-

termine the proper size of vent in order to keep pressure from building up to such an extent as to force the gases of decomposition through the closed doors. A series of preliminary tests was run to determine the vent area for 100 pounds of film, and it was found that an effective opening of 140 square inches per thousand pounds of film was required. The practical experience of recent fires has made it evident that this size of pressure vent is absolutely necessary.

"On April 22, 1915, a test of a vault of 133 cubic feet, and provided with a vent area of 285 square inches as required by the above rule, was conducted at Leonia Heights, N. J. The object of this test was to determine if undue pressure would be generated during decomposition or burning of the film. There was a total of 1,900 pounds of film in reels, nearly all in separate metal containers; 410 pounds of this was naked or in containers and was laid on the floor, the remaining was on racks. Ignition was made by a spark plug embedded in gasoline soaked waste.

"The film vault opening was closed by thin glass in a light wooden sash. Three seconds after the ignition the glass blew out and at no time did the internal pressure exceed one-half pound per square inch, showing that the vent area was in proper proportion. A shaft of intensely hot flame about 70 feet long and eight feet in diameter issued from the vent opening of the vault and was maintained for about ninety seconds. This flame was sufficiently hot to spall rocks and indicated the severe damage which would result to adjoining buildings, in case the vent opening exposed other structures across the usual street.

"Following this test the regulations of the National Board of Fire Underwriters were revised to provide for adequate vent openings. This revision also for the first time recognized the advantage of sprinkler equipments in the extinguishing of this hazardous material.

"The marked intensity of the flame from film, the rapidity of burning and the possibilities from gas explosions indicated the need of a thorough investigation of the value and extent of automatic sprinkler equipment in vault storage. This was taken up by the Eastman Kodak Company and a series of experiments and studies made. These tests were primarily to determine whether sufficient sprinkler equipment could be installed in a vault to prevent the destruction of the film and lessen the hazard to other occupancies and adjoining buildings from direct

flame from the vent and also from the effects of a possible explosion.

"A preliminary study of previous fires in material of this nature indicated as a primary consideration that the amount of water used in extinguishing film must be large, due to the necessity of reducing the temperature of the film below the decomposition point, which is very low.

"In all cases a vent opening of full size was provided. This window vent opening was kept closed by a string of fusible links at intervals across the vault. Its operation, in all cases, was quick, ranging from 10 to 40 seconds after ignition.

"In some of the tests the vault was not subdivided by partitions extending to the floor, as these tests were to study present conditions of storage where partitions are practically never used. Ceiling baffles were installed to prevent the operating head from playing on one which had not yet opened. Based on the preliminary study and the practical possibilities in the installing of the sprinkler heads, it was decided that a ratio of twelve heads to a standard vault of 750 cubic feet was the best arrangement that could be made. The present film storages in the country, if equipped with sprinklers at all, have less than four heads, and usually only two, in a standard size vault.

"Of particular interest in the storage of film is the possibility of rekindling fires after sprinklers have been shut off. In one of the tests, conducted between 9 and 10 o'clock in the morning, it was believed that the sprinklers had completely extinguished the fire. Part of the film was removed and then placed back in the vault; nine and one-half hours after the test the contents of the vault took fire and were consumed, as the sprinklers had been shut off.

"The correct procedure, after film fires, is to open and inspect each and every container and separate every bit of film that has been charred badly and decomposed, or been injured in any way.

"This recourse of decomposition after the fire was apparently not evident in other tests and indicates the need of allowing sprinklers to operate until a hose line can be brought into play.

"No tests have been made as to the protection afforded by automatic sprinklers for film on tables in process of operation. Actual fire experience has been that automatic sprinklers, provided with an ample water supply, will control a fire under these conditions, if the amount of film is small. These conclusions

may also be deduced from the results of the tests made on vault and cabinet storage. It is evident that the amount of film permitted on tables, counters and other places must be kept to a minimum.

"By providing numerous cabinets, all well ventilated and equipped with automatic sprinklers, or installing vaults at points convenient to the receiving and handling of film, it is believed that the hazard of film exchanges and like places will be materially reduced.

"The results of the various tests, together with a study of the evidence deduced from the fires of the past, indicate:

"First—Automatic sprinkler protection is imperative in preventing loss of life and serious property damage wherever film is handled or stored, and even a sub-standard system is beneficial.

"Second—To reduce loss of film to a reasonable figure and the decomposition to a point where the gas cloud does not introduce a severe exposure hazard and there is little liability of an explosion, automatic sprinkler protection must consist of an adequate number of sprinkler heads, at least twelve to a standard vault of 750 cubic feet, and an abundant water supply, capable of supplying water for at least twenty minutes to the full number of heads in a vault and at least one-half of the heads in any other section between fire partitions.

"Third—That for effective control of film fires by automatic sprinklers it is necessary to insulate masses of film from one another by partitions, and that these partitions are of great value in vault storage.

"Fourth—That without adequate ventilation to the outside air any considerable amount of film will generate conditions introducing a severe life hazard and a probable heavy property damage from explosion.

"Fifth—That arrangement of work rooms, and other places where film is handled, must be kept practically free of film; all reels to be placed and kept in properly constructed and protected cabinets and vaults when not in actual process of being handled.

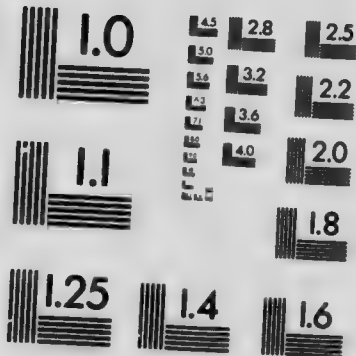
"Sixth—That the highest order of housekeeping must be exercised; the rooms be kept clean, and fire equipment in good order.

"Seventh—That because of the nature of the gases, danger of spread of fire and the rapidity of the burning of film, protec-



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tion to life requires superior construction in buildings used for storage and handling of film. Of particular need is the protection of all openings, stairways and passage ways between floors, and the subdividing by fire partitions of the various parts of the film exchange.

"Eighth—That ample enclosed stair exits are necessary to prevent loss of life and injury.

"Ninth—That in vault construction, it is of primary importance to have door of easy operation and that it be kept normally closed. As a further provision of safety, to prevent discharge from gases into the room, an automatically closing door should also be provided.

"Tenth—That film may be stored in a vault properly ventilated and protected by automatic sprinklers, the entire installation conforming to the National Board regulations, and if fire occur, it seems reasonably certain that the fire will be controlled by the automatic sprinklers and considerable film will remain uninjured except for water, and that the exposure hazard to surrounding property will be slight.

"Eleventh—That good housekeeping is of most vital importance in any place where highly inflammable material, such as film, is handled; that full compliance with storage requirements is necessary and that responsibility for these conditions must be placed on a competent employe.

"Twelfth—That the above features can be obtained only through enactment of suitable laws and ordinances, and their enforcement by the Fire department through frequent inspections, preferably each day.

"The importance of careful planning and arrangement of storage to suit each particular case, so that the installation conform to the requirements, is apparent."

The general problems relating to the handling and storage of pyroxylin compounds are similar to those of nitro-cellulose film; the percentage of nitrogen is lower and the inflammability somewhat less by reason of the thickness and form in which pyroxylin is usually manufactured.

A series of tests has just been completed, with the co-operation of the Pyroxylin Manufacturers' Association, to determine the best methods of handling, storing and protecting these products. The results have not yet been fully analyzed, nor regulations completed, but it is expected that this will be accomplished in the next few months. Doubtless the same principles

will apply, in different degree, as in the case of nitro-cellulose film. That is, we must insist on adequate automatic sprinkler protection, the segregation of the product into quantities not too large for sprinkler control, proper building construction and protection to the communicating openings, and scrupulous attention to housekeeping conditions and cleanliness.

**President Fleming:** This is a subject of vital importance to all. I cannot see why any institution should be allowed to have films in storage in their plant unless they have a suitable vault to store them in. Now we are going to pass on to the next topic, which we carried over from this morning, a paper on "Individual Liability Against Fire," by Mr. J. Grove Smith, Dominion Fire Commissioner, of Ottawa.

### INDIVIDUAL LIABILITY AGAINST FIRE.

**Mr. Smith:** Mr. President and members of the Fire Marshals' Association of North America: I have not prepared a paper upon this subject. I thought perhaps you would listen to just a few remarks which I will make.

It seems to me that in all our discussions on fire waste and fire prevention we fail to get down to the crux of the problem. Just exactly what is it that we are fighting? How are we looking at fire waste? I think I said in speaking before you at luncheon that in Canada in the year 1918 our fire waste amounted to \$35,000,000 and that we had about 17,500 fires. Now when we come to analyze the matter we find that roughly speaking 80 per cent of that total fire loss occurred in something like 200 fires. In other words the total of the fire waste occurred in the large fires. These fires only occur in the large properties, which are controlled by men who are business men and who should have a full sense of their responsibility to the public for the properties which they own. That narrows down the problem considerably. Instead of educating or beginning to educate the whole population of the country to deal with the fire waste, we can narrow it down and go after the owners and controllers of the large properties.

So far as individual liability or responsibility is concerned, you are fully cognizant of the fact that it has been recognized from the earliest times. Under the old Mosaic code it was set forth that a man who caused damage to his neighbor should be penalized by replacing that which was destroyed. That became a part of the common law of a great number of the older countries, but chiefly of Great Britain, upon whose common law



the common law of Canada and the United States is based. The Justinian code, or the Roman code, embodied other features, making a man liable under the civil law. That became a part of the statutes of all the countries which followed the Roman law, so that in France, Germany and some other European countries, in South America, in Mexico, we find that anyone causing damage to a neighbor's property is liable to action at civil law to repair the damage or destruction that has been done. In Canada, as I say, we follow the common law of England and a man who causes a loss to his neighbor is liable to an action under the common law, but in the province of Quebec we have there written in the civil statutes a law following the old Code Napoleon of France, which states that a man is liable to action and to suffer because of any fire which passes from his premises to those of his neighbor. There is, however, a great difficulty arising in the application or enforcement of the civil law as we have it in Quebec, because a man may contract out of his liability. In France it is common practice for a man to insure his liability to his neighbor and to his landlord, and his liability in all matters that are part of the civil code of France, and in Quebec the same is true.

We have had a number of actions tried in Canada, in other provinces than Quebec, and men have been mulcted in damages because of property which has been destroyed. The railways have been fined and penalized because of the destruction of hay stacks and growing crops alongside the railways, but we have not yet been able to enforce that penalty in connection with the destruction of adjacent buildings. The department to which I belong studied this whole question and decided that we could not get very far in the prevention of fire unless we could have placed in the statutes of Canada something similar to the law of France, Germany, Spain and those European countries. So it was decided by the department that we would attempt to have enacted a law making a man responsible for negligence. Some of you, perhaps all of you, are aware of the law which was placed upon the statute books of the Dominion last April. I placed a number of copies on the table by the doorway, so that you may each have a copy if you care to take it. Canada is the first country in the modern civilized world which has passed such a law.

The first section states:

"Every one is guilty of an indictable offense and liable to two years' imprisonment who by negligence causes any fire which occasions loss of life or loss of property,"

That, you may say, is rather drastic. Then arises the question of how we are to define negligence. The following clause says:

"The person owning, occupying or controlling the premises in which such a fire occurs, or on which such fire originates, shall be deemed to have caused the fire through negligence if such person has failed to obey the requirements of any law intended to prevent fires or which requires apparatus for the extinguishment of fires or to facilitate the escape of persons in the event of fire, if the jury finds that such fire, or the loss of life, or the whole or any substantial portion of the loss of property, would not have occurred if such law had been complied with."

Now that is a straight definition of negligence. Under that particular clause and under the civil law a man may be liable twice. He may be liable under the criminal code as having been guilty of an indictable offense and he may be liable at civil law under an action of tort. Therefore his neighbor, if he is damaged, may take action against him and may try to recover damages. There is always the difficulty, however, in civil actions, as I said in the case of Quebec, that it may be contracted away through the insurance companies, or by a previous agreement. The act further states:

"When any Dominion, Provincial or Municipal fire officer or authority recommends to the owner, lessee or other person controlling or operating any building, structure, factory, ship-yard, vessel, dock, wharf, pier, sawmill, or yard in which logs or lumber are stored or held, that any reasonable change, alteration or addition should be made in or to such building, structure, factory, ship-yard, vessel, dock, wharf, pier, sawmill, or yard with a view to safeguarding life or property from destruction by fire, or that any material should be removed therefrom for such view, or that any apparatus should be supplied therefor with such view; and if such recommendation is approved by any officer in the service of His Majesty, thereto, authorized by the Governor in Council; and if notice of such recommendation and approval has been personally served upon such owner, lessee or other person; and if, after the expiration of thirty days from the receipt of such notice, such owner, lessee or other person refuses, neglects or otherwise fails to carry out such recommendation to the satisfaction of the officer in the service of His Majesty hereinbefore mentioned, such owner, lessee or other person shall be guilty of an indictable offense and shall be liable to a fine of not exceeding one thousand dollars, or to imprison-

ment for any term not exceeding six months, or to both such fine and imprisonment."

Now that covers the point of view that we have often thought our local ordinances and our local statutes did not observe in Canada, and I presume the same thing is true in the United States. Take for instance the building laws in our municipalities. Any person who wishes to build in contravention of the statute or ordinance merely uses a little wire-pulling on the local council and immediately he can build just how he likes without observing the law. If such cases are brought to the attention of my department we are empowered to step in and to make orders which must be carried out. A safeguard is also provided against orders issued by local authorities that may not be sufficient.

Take the case of a local Fire Chief who is not a well-qualified man. He may order an owner of property to go to very great expense in installing some type of apparatus. If the matter were referred to my department, it would be thoroughly investigated by competent engineers, who, before an order would be authorized by my department, would fully determine whether the man could afford to carry out such an improvement and also if the improvement would benefit the property and would satisfactorily prevent fires.

The reason we took this action was because the fire waste is not confined to people who live in dwellings and small properties, but the greater part of it occurs in the large properties. Men who occupy such properties are responsible men and most of them do not protect their properties. They will not observe the laws because they do not care to go to the expense of installing proper protection, and we need the law behind us to force the hands of those men. We feel, with the power this act gives us, that we are free to work through the provincial Fire Marshals and the local Fire department officials, and that we have something which may in time bring about a reasonable reduction in the fire waste in Canada.

More than ever our people today are recognizing that they are individually responsible to the common weal. When we entered the war we were very much of individuals. Every man was a law unto himself. But there has been a great change in the attitude of our people, and I take it this is also true in the United States. Because of this, I believe the people of Canada are willing to have such laws as that which was passed at the last session of the Dominion government, which will curb and

limit to a certain extent the freedom of the individual, recognizing that such limitation is in the interests of the whole people and for the good of the country at large.

**President Fleming:** I am very pleased to hear of this law. I knew it was in contemplation and am very glad to know of its passage. I want to advise that the city in which I make my home, which is represented by John Connell and his assistant Mr. Ferrie, of the Fire department of Cleveland, has been acting under an ordinance of this kind and prosecuting under it for the last five years. For three years the city of Cincinnati has had the same ordinance, under the guidance of Captain Conway, and it works admirably. I think if we have time we might have Mr. Connell tell us something about whether this law is working out satisfactorily in his city. I feel that somebody ought to bring up the question of individual liability tomorrow morning so that everybody can have a chance of getting in on it. Tomorrow morning is the time we are going to get in on all these problems. Mr. Banash of New York has given us a very excellent question and there may be some others. Now I am going to call upon Mr. W. J. Pollard, Chief of the Fire Prevention Bureau of the International Harvester Company of Chicago. They have twenty-two plants altogether, seven in Canada. Mr. Pollard is the head of the fire prevention work for that company.

#### **HAZARDS OF LARGE INDUSTRIAL PLANTS.**

**Mr. Pollard:** I feel rather out of place here today making an attempt to address such a body of men as are here present. When I was called to the office of our President, Mr. H. L. Perkins, a few days before this convention, he said, "John, Mr. Bancroft, our General Counsel, has requested us, through our efficient State Fire Marshal, Mr. Gamber, that you go to Toronto and address the convention of the Fire Marshals' Association of North America." Gentlemen, I nearly keeled over, because I have never written up an address on fire prevention and I am no public speaker, and if I attempted to write I would be in the same class as little Johnnie at school, who always liked to play—I would have to do my copying from the other fellow.

You have already had presented at this convention many excellent papers on this subject and it is one of such broad scope, "The Hazards of Large Industrial Plants," that I would not presume to enumerate all the hazards or their variety in a plant of such a production as ours. Therefore I will confine myself entirely to what I have some practical knowledge of. There

are the lumber yards, the foundries, the forge departments, the woodworking departments, the warehouse departments, machinery, and all that goes with our corporation and many others. The lumber yard is quite a risk. It should be properly cleaned and kept clean of grass. This applies particularly the heavier grades of lumber. Wherever the yard is exposed to streets the lumber should be stored along the streets and back a good distance from the fences. We have watchman service in all our lumber yards.

Then we pass on to the foundry. The real hazard in the foundry is the cupola. It should be a fireproof compartment in the charging room and of course should have a spark arrester in the stack on the cupola, so that a spark will not fall on the combustible roof and cause a fire.

Now I pass to the forge department. I am going to cut my remarks as short as possible because you have heard all these various things discussed. The forge department or any department like it is a great hazard. We installed it in accordance with the National Fire Protection Standard Code and in conjunction with the insurance companies that have the risk. We have, of course, all our pipes running into our forges, or running any other place where we are using fuel oil or similar oils, underground, with shut-offs at the levels, with the main shut-off outside the building, and wherever oils are used you should not have to run to the engineer to tell him to shut off the oil; you should have a shut-off outside the building plainly marked "Oil turned on" or "Oil turned off."

Now we come to the woodworking department. There is no more danger there than there is in this room if it is kept clean. We have an exhaust system to take off the dust by day and night, and it is removed every evening. We do not allow any accumulation of sawdust and rubbish in our wood rooms, and in fact, I may say, in any department in our plants. An expensive system of sprinklers is installed, with an inside standpipe, hose attached, and chemicals. In some plants these things are left to the mercy of chance until a fire starts, and then as a general rule they are out of order, but we do not do that. I am sure that a small factory as well as a large factory, if it is a paying industry, can at least afford to have some one man give at least one hour a day to inspecting those things. We have a large variety of plants and manufacture every piece that goes into the article we produce. We have our own mines; we have steel mills; we have lumber mills and plants for everything that

goes to make our machine. And we have twine mills, which of course are considered very inflammable plants, but I wish to say to you that we have not had an alarm of fire in one of those twine mills in seven years. That is simply and purely because of daily inspections as to cleanliness, to fire equipment and everything that goes for the production.

Speaking for the International Harvester Company and for the McCormick family, their whole aim is the conservation of life and property, and if we do not protect their property I am sure it is not their fault, because they say, that great family and the other officers of our company, "You can do as you like, but don't you have a dollar's loss from fire at the end of the year if you can prevent it." That is what we are endeavoring to do and I believe there are a great many Marshals here from various states where we have plants who have seen what we are trying to do along the line of conservation of life and property.

Let me just cite to you one plant alone. We have at that plant 47,000 feet of two and one-half inch hose in service. We have a pumping capacity by a high pressure pump of 20,000 gallons of water per minute. We can throw on that plant at one time sixty-four standard streams from one and one-eighth inch nozzles. We have a capacity of 200,000 gallons of water in reserve in fireproof steel tanks that could not burn down. We have at that plant alone sixty-eight night watchmen working in two shifts, and conditions are changing so that we will only be working sixty-five hours a week. I have lived and slept with this work, gentlemen, and of course I feel in a way very well repaid. Next to my home, that is where my happiness is. In all our factories we have 300 night watchmen, with volunteer fire departments of 1,000 men. We are endeavoring to train those men along the lines of paid Fire departments, bearing in mind, of course, that every man is making his living at a bench, but we pay him well for his services.

The small plant is the plant that needs real protection; that is the plant where you have a small Fire department.

Now what has all this to do with the papers read here? We are aiming for one thing, conservation of life and property. I was very much impressed with the remarks of the last gentleman and I wish to state to you that the International Harvester Company would welcome such a law as has just been passed in Canada. I am sure you will find us making no opposition against it, because as soon as such a law was passed, we could perhaps take some of the \$500,000 a year that we are paying for the

maintenance of our Fire departments and watchmen and take care of ourselves alone. I can assure you, on behalf of the officers and the owners of our company, that we are deeply interested in this subject.

I would like to say something about the paint department, which is another department that is considered hazardous. The paint department is not hazardous if proper equipment is installed and if you get an automatic cover, which can be raised to a reasonable height, say twenty feet from the tank. You hear lots of people saying if you get sand in the paint and if you get sawdust in the paint it is no good. Now from practical experience, sawdust and bicarbonate of soda is very good in an oil fire if you can get it on quickly, but you must work like chain light to get it on, but the chief thing in a paint department is to be sure that you have an automatic cover. We have trucks and those trucks are on wheels. We keep them away at a safe distance from our tank. We keep the sand in the dip tanks, and we use the sand for banking purposes, to stop a fire from running into another room.

I am sorry our friend from New York didn't speak of fighting fires more than he did this morning, because that is what I am deeply interested in and have been for the last twenty years, but I have a whole lot to learn. If we have a fire in the paint department we don't open the doors to let the air in, but we perhaps open a door to see where the fire is. Perhaps we take a stream and throw it in, or throw it in from the roof, and endeavor to beat the sprinkler system every time. We don't give it a chance to operate.

While I am not a technical man, I would like to speak about a few interesting things and enumerate the various hazards, such as spontaneous combustion and electrical fires, but you can get all that from the National Board of Fire Underwriters. I would like to elaborate a little bit on fire organization. We have an inspection of all fire equipment in our plant twice daily. Our chiefs and our inspectors are simply Fire Chiefs and inspectors, and their duties are confined to that in the small plant as well as to the big one. We allow no watchmen to do any other work at our plants, no scrubbing of offices or anything of that kind, and in the small plant we maintain a night engineer and fireman, so that we have a man there to handle the pump at any time, and that is where our success comes in the prevention of fire.

Watchmen in most of the plants in the country, I am sorry to say, are old men who are, or have been, working at the

bench, and when they reach their old age the question is, "What will we do with him? He was a very faithful employee; what will we do with him?" and he is given an easy job as watchman of the plant. You will find one or two old men in charge of millions of dollars worth of property. Is it any wonder that there are fires and that plants burn down. That is the condition you have and that is something you gentlemen should interest yourselves in, in your various states, and see what kind of service there is in the factories.

For a period of five years previous to the war the fire losses of all our manufacturing plants were \$1,028. That of course does not take in warehouses or anything of the kind. I have been connected with the International Harvester Company for twenty-one years, and I know you Canadian members will be proud when I tell you one of the largest plants of its kind is in the Dominion of Canada, in Hamilton, and the Fire department of Hamilton has never entered its gates for a period of more than eighteen years.

Now in closing, one word. We have been branded as a trust, but you never heard what kind of trust we were before, in the conservation of life and property. I am very glad that men from some of the states are here. I don't suppose people in those states ever heard of this, that we were a trust in the conservation of life and property, when they attempted to bar us from doing business in those states. I wish also to refer to another man who has given his life to the work, J. J. Corbett of the Massey Harris Company. If you got him started he could talk to you for hours.

**President Fleming:** We will adjourn all discussions from now on.

**Mr. Hussey:** I move we adjourn.

**Mr. Heran:** I second it. (Carried.)

**President Fleming:** Before we disperse I want to introduce to you at this time John W. Russell of the Toronto Fire department; also Chief Corbett, whom you have met before. We are very highly honored in having these men with us. I want also to introduce to you, from the Bureau of Standards of the United States government, W. H. Glading; also Mr. Banash of New York, who has been one of our most faithful supporters all the way through; also Mr. Slaght, Secretary of the Fire Prevention Bureau.

**Mr. Geo. F. Lewis:** Mr. President and gentlemen, automobiles are now ready to take you to the Exposition.



## FOURTH DAY'S PROGRAM

Friday, August 29, 1919.

### Morning Session.

**Mr. Nettleton:** I would like to make a motion to the effect that we reorganize our Committee on Publicity, to be known as the Committee on Publicity and Education, and that we also organize a standing committee on Legislation.

**Mr. Cowan:** (Toronto) I second that. (Carried.)

**President Fleming:** Now I think the last speech was the speech of Mr. W. J. Pollard, of the International Harvester Company. The discussion was to be led by Mr. E. D. Beach, State Fire Marshal of Nebraska, and I am going to ask Mr. Beach to address us.

### DISCUSSION.

**Mr. Beach:** Mr. President and gentlemen of the Fire Marshals' Association: I suppose I had better make an explanation. The first request I had to take part in any of the subjects under discussion here was received by mail possibly a week before I left home and I was asked to talk on the subject of "Fire Hazards in Large Industrial Plants." We haven't a large industrial plant in the state, unless you might count the packing houses in Omaha, and I didn't take it to mean that kind of plant. So far as factories go we have a few small ones, but they are practically confined to two towns. I suppose one town in this part of the country would have more factories than our entire state, so I felt I was not competent to discuss the subject. It would be impossible for me to tell the men who have been up against propositions of this kind anything that they do not know. I declined to talk on that subject, because I felt I could not be of any benefit to anybody. I am, however, wonderfully interested in the different things that come up, as President of the Nebraska National Insurance Company and as State Fire Marshal. I think I have been up against many of the things that have come up before us, but presume under the program here no discussion is allowed of anything except the one subject.

I intend to take up but a minute of your time. In my

work, we are making special efforts on the inspection and condemnation part of the business. We have made over 15,000 inspections this year. I have made a specialty of condemning buildings and I believe in the old saying, "An ounce of prevention is worth a pound of cure." It is all right to make an investigation and run down a criminal. We will do that as much as we have occasion to. We have one case now where there is no question of the fire being planted and we will follow it to the limit, but our main push is going to be on the inspection. The inspectors that I have got out have the reputation already of being diggers: they don't stop at anything they find wrong. They kick, and I want them to kick. One man reported inspecting a livery barn—of course livery barns now are mostly out of existence, but this town had a livery barn—where a wire came in just above the driveway and ran along the attic to the joist, of course, with little staples, and it was the ordinary common bedroom drop cord you find in a country town hotel. It wasn't of sufficient size and had not been insulated properly. We are up against thousands of propositions of that kind all the time and it is a credit to the inspectors that we never get anything we don't kick over. We came into the world kicking and I expect we will go out kicking. I want our men to kick until we have a bigger, brighter and better system, and I am going to hit the high spots to the limit of our funds and our ability.

**President Fleming:** We are very glad indeed to have this message from Brother Beach. We have never heard very much from Nebraska and we are very much delighted with this message this morning. Now I am very much pleased at this time to present to the convention one of our newest members, one of those men who has been alive and enthusiastic, although only on the job a short time. The subject which is assigned to him is "Pep in Perpetual Progress." Now he did not pick this subject. I did. After he had spent a little time with me in the Columbus office, after seeing his vision and realizing what he was planning to do in the state of Tennessee, I couldn't help but realize that this topic was applicable. So I am very glad indeed this morning to call upon him—Walter B. Bell, Fire Prevention Commissioner, Tennessee.

### PEP IN PERPETUAL PROGRESS.

**Mr. Bell:** Mr. Chairman and co-workers: As you gentlemen all know and realize, we have been doing a great deal of going around since we have been here. That alone would al-

most be a bar to perpetual progress. And then this morning, naturally, I would be laboring under a handicap. The fact is, as you gentlemen all know, I brought one of my deputies with me. He has been stricken, I fear, with typhoid fever. I am to get a report this morning. He had a bad night, and he may be here perpetually. I hope not.

I am indeed glad to greet all of you, for I am sure I shall be by far the most fortunate of all who will have the wonderful privilege and great pleasure of being here for the annual meeting of Fire Marshals and Fire Prevention Commissioners of North America.

On one occasion I heard a friend make a statement of facts, and immediately following said, "Now I will tell you why." Now it is my purpose to tell you why, and to prove to you my statement is true. Recently I had the honor of being made Fire Prevention Commissioner of Tennessee, taking up the work on the 9th of June of this year, and entering upon the duties of this office I found the fields white unto harvest, and the needs being so great I at once began to cast my eyes out for a compass in order to be able to direct our course in such a way as to accomplish the greatest good in the quickest time and with the least amount of lost motion possible. In doing this the natural thing to do was to turn to our most distinguished President and his very efficient corps of co-workers at Columbus, Ohio. This I did without hesitation and I feel that our good volunteer state is under many obligations to the Buckeye state for having such efficient people in charge of the Fire Marshal's office in Ohio. I also desire to express my appreciation to all other departments that have so graciously assisted me.

I want to serve notice on you here and now that it was Fleming who framed up on you his friends by ringing Bell in on you, and if you have to suffer take him to task. It was he who suggested "Pep in Perpetual Progress."

This is quite a broad subject, but I will promise you I won't attempt to talk as long as the subject is broad. I shall confine myself to fire prevention.

All of us are, or should be, open to suggestions and when I was made Fire Prevention Commissioner of Tennessee the first thing I did was to get my forces organized and attempt to put "pep" into them, hoping our record would prove to be one of "perpetual progress." I am a great believer in hobbies and one of my greatest hobbies is "to plan your work, and work

your plan." In doing so somehow or somehow else, you may call it mental telepathy or whatever you choose, but by suggestion or otherwise have your man do what you want done and let him do it as if it was his own original idea or plan, but still control the situation and see to it that "Pep in Perpetual Progress" brings desired results.

In my opinion the publicity man is the chap who can be of very great service, for it is through him you must reach the public from every standpoint, and two in particular: First, in creating favorable public sentiment in our work, if we are to get the general support of the public, and without this we will not get away from the home plate, but will be put out by the umpire (Public Sentiment), and in the second place it is the publicity man who can give us the greatest service in creating a demand for proper co-operation and to have this we must have proper organization, and it is my plan down in Tennessee to have every fellow in our department to be made to know, feel and realize that the success of our work must rest alike on their shoulders as well as mine.

We are attempting to pull off the stunt of co-operation with the other state departments and to this end upon my call we had the heads of the departments meet in the Fire Prevention department office for the purpose of perfecting an organization for better co-operation, and I was made Chairman of our State Co-operative Club. I trust you will pardon me for telling you of this, for I can assure you it was not for personal advertisement or personal publicity, but my plan was to get twenty-nine other state departments working for me. We have thirty departments and I go upon the theory that I had rather have ten men working for me than to undertake to do the work of ten men.

You cannot succeed without proper organization and I plan to have each branch of the work in my department under direct charge of someone and hold them responsible for results, and to impress each head of the department to have some originality and initiative upon the particular part of the work in their charge. To this end I have on two occasions since I have been in office had all my men come to Nashville and held a two day session of instruction which I had previously planned out, such as instructive talks from Captain of Fire department, Manager of Inspection bureau, and Insurance Commissioner, and a number of special agents, and a practical demonstration by an experienced fireman with the fire extinguisher.

The Superintendent of Public Instruction is giving me the services of his department in assisting in placing a "Fire Prevention Manual for School Children of America" in every school in Tennessee. He is also assisting me with the distribution of the school questionnaire which will be sent to every child in every school in Tennessee.

I am having our department issue a monthly bulletin. A copy of same will be mailed each of your departments.

In my opinion, the only way to put "Pep in Perpetual Progress" is to believe in your work and continually keep your work well in hand and be so enthusiastic that each and every one you meet or come in contact with will catch your spirit of co-operation, efficient co-operation.

Suppose we draw upon our imagination for an illustration. You no doubt have had people tell you in detail about some thing and you would find your mind drawing a picture of the subject under discussion.

There is nothing more perfect than a complete circle and I am going to ask you to draw upon your imagination a highway and name it progress; and, if you will, let's call the circle a wheel and name the hub of the wheel Pep and each spoke of the wheel to represent what I choose to call Perpetual, and in so doing if we can persistently push this wheel with a hub of Pep made of Perpetual spokes upon the upward grade of Progress, we will succeed and our results will be O. K. and we will go onward and upward.

### ONWARD AND UPWARD.

Keep striving: the winners are those who have striven  
And fought for the price that no idler has won:  
To the hands of the steadfast alone it is given,  
And before it is gained, there is work to be done.

Keep climbing: the earnest and steadfast have scaled  
The height where the pathway was rough to the feet:  
But the faint-hearted faltered, and faltering, failed  
And sank down by the wayside in helpless defeat.

Keep hoping: the clouds hide the sun for a time,  
But the sooner or later they scatter and flee,  
And the path glows like gold to the toilers who climb  
To the heights where men look over landscape and sea.

Keep onward—right on, till the prize is attained:  
Front the future with courage, and obstacles fall.  
By those, and those only, the victory's gained  
Who keep faith in themselves and in God over all.

Before I close, I want to apologize to you for the appearance of this bulletin, because it is the first that has ever been issued by the department. I have a number of them here and I will be very glad to give each of you a copy, and when you get home I wish you would sit down and analyze it and write me a letter. I want your honest opinion, because there is no chain stronger than the weakest link, and if we are going to succeed we must stand together. Co-operation is the watchword and what I am after is results.

**President Fleming:** I am very glad indeed that we have had an opportunity of getting in touch with Mr. Bell's pep. It impressed me. There isn't any possibility of the world becoming enriched by your power until you have become the master of your subject, so that you are able to impart it with ease and conviction. My notion is—and I know you know this same thing to be true in your states—that you cannot send a man out to do work until he knows what he is going to do. The old idea of appointing a man by politics and sending him out to make an inspection is a hindrance to our work, because the people who are on the job know more about the inspection than the man who makes it. Now when we appoint a man to a position in our department, we never allow him to go out until he is brought in the office and given a definite course of instruction, not only by word of mouth, but by actual work along all our lines with one of our best men. I have had the great pleasure of training some of the railroad inspectors for the different railroads in the state of Ohio and the adjoining states. They have come to our department and asked if we could give them special training along the line of work that they will have to do as fire prevention engineers for their different railroads and that is what I have done. I am taking a little time, gentlemen, if you will pardon me. I put those men out with the best man I have on building construction. I have them go over many buildings and have our man show the new man exactly what ought to be corrected and what he ought to look for in that building construction—as to what the roof ought to be and what protection a warehouse should have inside and outside. Then I put him with the very best inspector I have along the line of electricity. I

always have one expert, the best I can get, and I put him out with him. Now I put him in with the electrician, and I have him go into every electrical condition, what to look for and what to correct. After that I put him with the water supply man, the water main man, to understand how a plug ought to be and what kind of main they ought to have, so that he can investigate that. And then I have him right back in the office and go into a very definite discussion and take plenty of time for it. After we have done that, the man is pretty nearly ready to go out and start work. When he starts work and gets into actual practice, he is going to run into all kinds of propositions. When you are filled with the "pep of perpetual progress," let me say to you there is going to be something doing all along the line. Your men are going to get on. Enthusiasm is catching, and when you get it and transmit it to the furthest end of the line you are going to get results. I find out if I am twenty-five minutes late in the office in the morning the rest of the men are twenty-five minutes late next day.

Now Mr. George F. Lewis is the first one to discuss this paper. Mr. Lewis is not here, so I will pass this subject and we can have it when he comes in.

We will pass to the next point, which will be the Round Table discussion. Now there cannot be any speech more than five minutes. You will understand why. We want everybody in on this. I am going to ask Mr. Ralph E. Richman, Editor of "Fire Protection," to take charge of the Round Table discussion.

#### ROUND TABLE DISCUSSION.

**Mr. Richman:** Gentlemen, I am going to turn the discussion over to you and I am going to try to do as the President says and abide by the rules. I will call your name and if you have something on a subject to present to the delegates I will be glad to hear it. I think possibly we might complete the little informal discussion we started this morning before all were here. We have this question, or group of questions, which have been submitted to us in the question box: "Are the present methods of shutting off city gas supplies in emergencies adequate? This includes reliability, ease of location in any season of the year, leakage, etc., etc." To begin this discussion I am going to ask Mr. Lewis of Massachusetts what he might wish to say thereon.

## ARE PRESENT METHODS OF SHUTTING OFF GAS IN EMERGENCIES ADEQUATE?

**Mr. Frank Lewis:** In the city of Boston on every alarm, the gas company respond with the apparatus to the fire immediately. They attend to shutting off the gas. They are practically the first people to enter the building. Very often they are in the building before the Fire department arrives and the gas is shut off in that building before they arrive. The same is true in case of any trouble in the gas mains in Boston, where there is a leakage or anything of that kind. The Police department notify the gas company and their apparatus as a rule is the first upon the scene.

**Mr. Richman:** Do they attend all alarms?

**Mr. Lewis:** All alarms.

**Mr. Richman:** For instance, in the city of Cincinnati they don't attend all alarms.

**Mr. Lewis:** They attend all alarms in the city of Boston.

**Mr. Richman:** Do they have any difficulty in turning off the gas?

**Mr. Lewis:** A man lost his life in Boston about nine months ago. It was only a very small fire, a smoke or water loss, but he got in the basement and couldn't get out.

**Mr. Richman:** Did he go down in the basement?

**Mr. Lewis:** He went down in the basement and lost his life. That is the only experience we have had, as near as I can remember. He had arrived there before the Fire department and they didn't know he was there.

**Chief Philip:** I would say, as far as Illinois is concerned, I don't believe such things are adequate at all. We had a fire not very long ago. We find as a rule gas company employes will turn out to a fire of very large proportions, but our experience has been they are never there when we want them. They never know where the shut-off is, or don't have the key, or something of that kind. At this fire which I speak of, which was threatening the down-town district, we ordered the gas shut off, but we couldn't find an employe to do so, and when we did find him, he couldn't find the valve in the vicinity to do it and he struck away off and shut off the whole section before he could get this particular building shut off. My impression is that a state law should be passed, providing for either the automatic gas shut-off, or at least one that would be available from the outside of the building.



**Mr. Richman:** Some of the firemen, in talking of this particular matter, have stated that they considered one of the most desirable points of the automatic gas shut-off valve was that it could not be turned off until they went down in the basement and unlocked the apparatus to get at it.

**Chief Philip:** That might be a good plan, but in my estimation the better plan would be for the shut-off to be on the outside of the building, so that it would be available under all circumstances.

**Mr. Richman:** Well, the shut-off fixed so that the gas would not be available.

**Chief Philip:** I would say that as long as the firemen were on the ground no one would be likely to turn it off, and in an event the gas company employes would be practically in charge and they could turn it off.

**Mr. Gamber:** Along the line of what Brother Philip has said, we have no jurisdiction, possibly, outside of issuing an order on the gas companies, the same as on the electrical companies supplying power, and we say that an outside shut-off must be provided under the rules and regulations of our department.

**Mr. Richman:** You make an order to apply to the gas companies?

**Mr. Gamber:** Yes, sir, that they must install it on any new work, and must install outside shut-offs on work already installed.

**Mr. Richman:** Now has anyone else anything to say? It seems to be the consensus of those who have expressed an opinion that the present methods of gas shut-offs are not reliable and are dangerous. Now the next question is, "Should any provision for automatic operation be generally made for the automatic shut-off of gas?" We had a little discussion on that this morning. Has anyone anything to say on that? Mr. Banash would you just explain in a very few words what that means?

#### **SHOULD PROVISION FOR AUTOMATIC OPERATION OF GAS SHUT-OFFS BE MADE?**

**Mr. Banash:** Well, the Underwriters' Laboratories approve a number of types of gas valve and I think we can safely say that the engineering feature of any gas valve that they approve will be entirely satisfactory. As I explained this morning, part of the service is a piece of machinery that will operate in the

main in the case of the automatic operation failing, so that if there was fire down around it it would form a little crystal. On the other hand, they are not very set about the automatic feature and I think only allow it in on account of the manufacturers. For my part, I think in any city where there is a Fire department they will get to a fire in plenty of time for the Fire Chief to cut the gas off. Now we must consider the life hazard in cutting gas off a building prematurely. Gas cut from a building, in the case of an automatic operator, would leave that building in darkness, and therefore might lose time. The Fire Chiefs had a meeting on this subject and the consensus of opinion was that in the small cities gas shut-offs were hardly adequate and they did not want anything unless it were something which would permit them to shut off the gas when they wanted to and not before. I am not endeavoring to express an opinion; I am trying to draw out unprejudiced opinions. I understand the automatic is not satisfactory, because there is so much surface gas in the plug cock and in the winter, if it is tightened up, it cannot be operated or is difficult to operate, and sometimes difficult to find.

**Mr. Haggerty:** We have a city system similar to the system in Boston, where the gas company man enters all alone, but I think that the gas company should work in with the Chief of the Fire department. I know of a case in New Orleans where they ran into a burning building. The fire was on the third floor. They took the meter out and did not entirely shut off the gas. As a consequence gas accumulated in the house. Some burning clothing was thrown from the galleries of the third floor down to the alleyway and ignited the gas in the house, which caused an explosion. Fortunately no one was hurt. So I believe that nothing should be done in a burning building by the gas company without the direction of the Fire Chief, who should be in charge of any burning building.

**Mr. Richman:** That, I think, seems to be the consensus of opinion, that the Fire Chief should be in charge of a burning building. Now does anyone else here wish to say anything on this point? If not, we will take up some of the other questions. We were listening the other day to a paper by Mr. Frank Lewis on Fire and Accident Prevention Day and the President gave it as his opinion that there should be a separate and distinct celebration of Fire Prevention Day. Now what is the opinion of you gentlemen on that? Mr. Friedley, what do you think of that, whether there should be union or separation?

## SHOULD FIRE AND ACCIDENT PREVENTION DAY SEPARATED?

**Mr. Friedley:** My impression first of all is that it should be fire prevention alone. I think it would be more apt to have better attention than if we divided our efforts. I think our efforts should be devoted entirely to fire prevention on the 9th of October.

**Mr. Richman:** Mr. Brown, have you considered this at all?

**Mr. Brown:** I have not considered it at all.

**Mr. Richman:** Mr. Horan, what do you think of it? Should we have separate or joint celebration of Fire and Accident Prevention Day?

**Mr. Horan:** I rather agree with Mr. Friedley in that respect that there would be a division of our energies and we would not get as great publicity along our particular line or at least in that in which we are interested, as we would if it was separate. Let us have Fire Prevention Day alone.

**Mr. Richman:** Mr. Van Camp?

**Mr. Van Camp:** Well, I agree absolutely with the gentleman from Massachusetts. I think we should have a Fire Prevention Day separately; that is my judgment. It is a big enough subject so that the whole day could be well devoted to fire prevention. I am in sympathy with the accident prevention branch all right, but I think October 9th, should be the national Fire Prevention Day.

**Mr. Richman:** Does anyone else wish to say anything?

**Mr. Banash:** I think it is always desirable to have someone say something on the other side, if it is only to start an argument. I had occasion to mention this very same point last May at the N. F. P. A., when it was suggested that we draw resolutions with the National Safety Council so that we could concentrate and it looks like an awfully good thing on the face of it. But we have to consider a lot of other conditions and I think the main thing to consider in anything like this is the very little detail of expediency. It is just like winning a war, fighting a battle, or reducing the high cost of living. The question is, are you going to get more out of it than you put into it? Personally I don't think the time is ripe, and may not be for four or five years, to separate these two movements and I will try to explain how my views run on this subject.

In the first place you will notice there were several papers—Mr. Van Camp's paper, and one or two others, and Mr. Malla-

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lieu's paper—in which the fire hazard and life hazard were put together. Furthermore the life hazard is the biggest thing in publicity. It is a nice thing for a man to see a fire, and he likes to see a fire on another man's property, but he doesn't like to kill anybody. Now when we say "protection to life and property" we get the public eye. We must admit the Safety people have got some darned good advertising people with them and in co-operating with them we get the benefit of that.

Now it was found in some other work I am connected with that the combination movement would work out something like this: We have got to concede, where there is a local movement of fire and accident, if the accident man happens to be a stronger man than the fire prevention man, the accident celebration would be a little more noticed than the fire, and if he was a stronger fire prevention man it would be the other way. Furthermore, since we have a department called the Co-operative Research rousing the manufacturers to have research made on basic problems from which they can develop things to compete with each other, in view of that sort of co-operation it does not seem right, just after the war, that we should withdraw the co-operation of the other interests at this time.

Now there is one other point which is a slightly commercial one that I would like to bring before this body. With the present agitation in labor, the demand for shorter hours, and the need for taking time for such celebrations—you may say it doesn't take any time, but it is going to take an hour from every factory in this country, and probably two hours if they do it right—if you split them up you are doubling that burden on the manufacturer, who certainly has enough to contend with, and he will not pretend to give his support. The tendency will be to cut off just so much and my personal opinion is that we ought to wait two or three or four years and then decide on this somewhat important, although not seemingly so, subject being split up. I am not speaking officially; I am giving a personal opinion.

**Mr. Richman:** Is there anyone in the room who has ever been chairman of a local committee working up a celebration of this kind?

**Mr. Frank Lewis:** I disagree with Mr. Banash. I think instead of concentration, it is a division of forces. For instance, in the east we have Fire Prevention Day under the jurisdiction of people who are in charge of those things, the Fire depart-

ment in the city, and under the auspices of a personal committee. In that city there is no one who has charge of any organization for accidents in factories. We usually speak of life and property damage when we speak of that. So far as fire prevention is concerned, we never mean the loss of life. It is not in our line of work to take care of accidents. You will find in Massachusetts places where accident prevention is taught and enforced in the factories and where fire prevention does not enter at all, or only to a very small extent. For instance, take the great big steel mills in the east, and mills of that character of semi-fireproof construction, where there isn't any wood or other inflammable material used. It is almost impossible to get a fire of any kind in these buildings and in those places accident prevention is enforced and placed in the front at the expense, perhaps, of fire prevention. Now why should we, whose time is taken up in fire prevention, have a great many other duties put upon us in a factory of that kind and spend the money of the state to teach accident prevention, when we can go to other places throughout the state and do things so far as our own particular job is concerned. The ordinary man trained in fire prevention has not any particular knowledge in accident prevention. You are dividing your forces instead of co-operating; you are boosting the other game. If there is a certain crowd of men who are trained in accident prevention, those are the men who should devote their time to it, and the man who is trained in another line should not take away his efforts to boost another thing of which he has not any particular knowledge.

And the minute you tie these two things together you get the commercial aspect, and the minute you put the commercial aspect into that movement you are going to lose strength. Now for instance, in Boston, for four or five years we had a very successful Clean-up. Three or four years ago they tied up Clean-up and Paint-up. The Secretary of the Clean-up branch was the Secretary of a paint corporation and we got absolutely no results. The year before last I went into that thing very strongly. I spent a lot of money putting out literature regarding Clean-up Week entirely on fire prevention, but the people became suspicious when they heard that Clean-up Day was tied up with Paint-up, and the minute you tie them up there is a commercial aspect. It is an anxious proposition from beginning to end, and I believe fire and accident prevention should not be tied up if you want the best results.

Mr. Kubasta: That viewpoint is well taken, where the ef-

forts of fire prevention and accident prevention are brought to the public, but if we bring it in under one division or one supervision there is one other aspect to be taken into consideration. I will cite Wisconsin. We had so many inspections that the cities got tired of it. We had food inspectors, dairy inspectors, license inspectors, safety inspectors, fire inspectors until they got tired seeing a man come round with a badge on. So our Safety department and Fire department are combined, so that when a man goes into a town he cleans that town on both accident and safety. In our state we are in favor of joining action, because the men are trained in accident and in the service and in the pay of the state. For instance, a man will go into a retail property. He will look it over from a fire prevention standpoint and inspect the fire escapes. The next day a man will come in and say, "Your hotel is not in proper shape for sanitary reasons"—that is the health inspector. The next day the safety inspector comes along. You get after that man several times in the same week and you know how he feels about it—that he is being worked for some civil service job.

**Mr. Richman:** Those are the reasons why you favor a joint celebration in your state?

**Mr. Kubasta:** That is the reason we are combined in Wisconsin, so as to get results from one man, and we get more results in one year than we otherwise would.

**Mr. Richman:** Then the position in your state is that an inspection of factories and all that business is done by one body, a Safety Commission?

**Mr. Kubasta:** Yes, and we find we get far better results, more window displays—get the best store windows in town and put posters there calling attention to all classes of accidents that happen, fires that occur, the causes for them. They will keep room for them and I was surprised—very agreeably surprised—at the number of people who would stop and give the matter attention.

**Mr. Richman:** I think it seems to be the consensus of opinion among the Fire Marshals that they would be in favor of a separate celebration of Fire Prevention Day. Of course there is not any doubt that this is due to the fact that this is your particular work and you put that strongly as the first consideration. Is there anyone else who wishes to say anything on that subject?

**President Fleming:** The best thing we had last year along

that line of accident prevention was a monstrous sign which was placed over one of the largest buildings in the city of Columbus on the evening of the election. First they would flash the returns and then the data on fire and accident prevention. In Detroit, I was in front of the Chamber of Commerce, a large building there. They had a monstrous sign and it was just filled with material for fire and accident prevention. I think it is a very excellent thing. Keep it going all the time.

**Mr. Richman:** That is a good suggestion for publicity on fire and accident prevention. Now if anyone wishes to say anything on this particular subject we will hear them; if not we will take up another topic which came up during our discussion and which we did not take up fully, and that is this:

"How can State Fire Marshals obtain and develop firemen for work with the Fire departments of the state?" I would like to preface that with this brief statement. As Mr. Philip said here the other day, and of course, naturally, we in our business come in contact with Fire Chiefs and recognize the same thing; there has been a feeling on the part of many Fire departments of not too great a friendliness to some of the Fire Marshal departments, and I want to tell you what I think is at the root of some of that feeling. It is that the Fire Marshal is always asking the Fire department to do something for the state and they feel they do not get the continuous service which bears strictly on the business of a Fire department, as they see it, fire extinguishment, and therefore that the Marshal should put first-class men in the field to help the volunteer men. Now if you are able to get that reciprocal relationship it seems to me it will bring success to you. I would like to have some discussion on this point. Is there any Fire Marshal in the room here who has at this time a special Fire department deputy?

#### HOW CAN SPECIAL FIRE DEPARTMENT DEPUTIES BE SECURED AND DEVELOPED?

**Mr. Beach:** I would not say that we had a special deputy of that kind, but my inspectors are all ex-firemen. I have one man in Omaha who devotes his whole time to the city as an inspector for the government in the shipbuilding yards. He told me he got more drills and more practical experience from their drilling constantly every day in actual practice in the employ of the government than he had in nine years in the Omaha Fire department. I was mighty glad to get him and there isn't anything I wouldn't do to keep a man like that.



**Mr. Richman:** Now, Mr. Beach, does this man do any work with the volunteer Fire departments, in helping them to train their men, or giving them instruction in handling apparatus or the use of hose, or things of that kind?

**Mr. Beach:** No. In the city where he is they have a paid department. I have two other men outside that work in the smaller towns. Very few of the towns have paid departments. A good many towns have no Fire departments at all—towns much larger than you would imagine; they would sooner go without any organization. My men don't have time to train and instruct firemen, but they are working closely in connection with the volunteer firemen and in every town the first man they look up is the Chief of the Fire department, and he is the last man they see when they leave the town. They leave with him every order issued in that town, and he sees that the orders are applied.

**Mr. Richman:** Now taking up the other point of having Fire department men—take the extinguishment problems—I would like to hear Mr. Friedley.

**Mr. Friedley:** It occurred to me about six months ago that I ought to have connected with my department an experienced fireman that would travel about through the state and live with the Fire departments. I am going to put a man on, if I can find a good man. I am going to put him on the first of October and will make an experiment by putting him out with the firemen. I don't care whether he has the title of engineer or not, but I want to get a man who knows everything about what fire equipment there should be in a town. With his experience as a fireman, I think his work would tend to upbuild the morale of the Fire departments. I want him to go to a town and stay there until he gets the Fire department into good condition. Now my experience is that these firemen are touchy. In the first place they start in with the idea that they have been appointed by somebody, that their duty is to put out fires, that they are paid for that and for nothing else, and when you call on them for extra duties, as Mr. Richman says, there is more or less friction. They have to serve your orders of law in various towns. We will mail them to them and ask them for service, and they go and serve the orders for tearing down buildings, or anything else, but every once in a while we run up against a case where a man says, "I am not paid for this." He says it in spirit if he does not say it in so many words. In fact, I have had two or three men say to me, "Send your men down



here; they get paid for this, we are are not going to do it," and I have had to call on the Mayor to compel them to do it.

**Mr. Richman:** Anyone you engaged would need to be a first-class man.

**Mr. Friedley:** Yes, that is right.

**Mr. Richman:** Because if you send out a man who is not a first-class man to a Fire department, you would be in a worse position than you were before. Do you think that would help alleviate this friction?

**Mr. Friedley:** Yes. Get the right kind of man to go to a town and live with the firemen a week, if necessary, and see that the department is in good shape in every way, and visit the towns occasionally.

**Mr. Richman:** Would you have that man, for instance, if they were wanting to get more apparatus, go before the City Council and argue their case?

**Mr. Friedley:** I would like to get a man strong enough to do that, to take care of matters like that in public, whenever he thought necessary, and handle the situation.

**Mr. Richman:** Mr. Nettleton, you are planning a Fire department school. What is your purpose in that school? Do you have this idea in your mind, of bringing about better relations?

**Mr. Nettleton:** That is one of our main objects of organizing the Fire College in our state, to get closer co-operation between the Fire departments and our office. Ever since I have been in office I have seen the need of that. Some of the Fire Chiefs have been very fine about making inspections and reporting matters for our attention, and some of them have been very indifferent, and I think that if we can be of some real service to them and show the Fire departments throughout the state that we are working for their interest, that in that way we will get their active co-operation and support, and they will work hand in hand with us. Now another thing. In organizing these fire prevention committees, that is one of the objects of forming them, not only to have good men in different towns who are interested in the fire prevention game, working along with the Fire Marshal's office in an effort to reduce the fire waste, but also that these men use their influence in securing better fire protection and better equipment for their firemen. When we organize a committee the deputy in charge of that work makes a report to the department and states the condition he

finds the fire apparatus in. On receipt of the report I write a letter to the Mayor. If their equipment is in good condition they are complimented. If it is reported in bad condition, old, out-of-date or inadequate, I suggest that the matter be taken up with the City Council with a view of taking immediate steps for providing better equipment. I try to appeal to them from the standpoint that it is the duty of the city or town to see that the men are properly equipped, calling their attention to the fact that the firemen are, in many cases, volunteer business men and citizens of the town, and that the city should equip the men with the best apparatus possible in order that they might always work to the best advantage.

**Mr. Horan:** Mr. Chairman, I merely want to make this suggestion. We are very fortunate in West Virginia in having a first-class Assistant Fire Marshal, a man who for a number of years was Captain or First Assistant Chief of the Fire department at Wheeling, one of the largest cities in the state, and I find him a very valuable man. In visiting Fire departments he meets the men on their own ground. He can relate to them personal experiences of fires and has no difficulty in the world in becoming a warm personal friend of them in the shortest possible time.

**Mr. Richman:** I think, Mr. Horan, you have struck the keynote, that of establishing friendly relations with the Fire departments.

**Mr. Horan:** Yes, he can meet them and in a very short time give them information that is very valuable and that would not be received from an outsider coming in from our office, and tell them something about their business. Now he is also valuable in this respect: he is a thorough inspector. In making inspections we leave a copy of the order with the owner of the building, or the occupant, and one copy with the Chief of the Fire department. One copy is placed on file in our office at Charleston. My other men are not so well trained in inspection, but they are coming on and following up these inspections, and following along the orders that we give them. Now another point, and that is with respect to inspections in towns where they have volunteer fire organizations. In a number of instances I have paid the Fire Chief of a town myself for his services as inspector, for this reason: They are paid, as a usual thing, a stated salary, which is the same for each fire fought. They may be engaged in the plumbing business, or as carpenters or bricklayers, or in any other walk of life, and it is un-

fair to them, and you cannot expect them, to give up their businesses to do inspection work without compensation. I have hesitancy in saying that they serve as inspectors for my office. The plan serves two purposes. It gets them interested in prevention and it makes them very friendly.

**Mr. Richman:** We have discussed mainly the problem of establishing friendly relations between the Fire Marshal's office and the Fire departments, because there are many offices in the entire state and they are the agency which must be in operation with the Fire Marshal's department. Now we come back again. Everyone is agreed that it is a desirable thing and I take it to be the consensus of opinion, that a Fire Marshal should have, when possible, a trained fireman in his office to work among the Fire departments of the state. The question is a practical problem. Just how is the Fire Marshal going to get these men for this particular job? Mr. Philip, have you any thoughts along this line?

**Chief Philip:** No, not particularly. It would seem to me as if that should be left to the individual Fire Marshal as to how he was going to get those men.

**Mr. Richman:** Let me ask you this question. Would it be practicable for him to take a man out of some Fire department in the state and send him to the New York Fire College for three months, and then bring him back?

**Chief Philip:** If he was a volunteer Chief it might be rather hard to do that, for the reason that he would be tied up in his own private business. If he was a paid Chief it might be difficult from the standpoint that the city would not care to relinquish his services, although it might be assumed that it would be a very excellent proposition and would redound to the good of the Fire Marshal in that particular state, and would also redound to the benefit of the particular city from which he came in that he would absorb all that knowledge and would eventually make use of it in his own department.

**Mr. Richman:** Is there anyone here who now has a trained fireman?

**Mr. Frank Lewis:** My deputy was a man connected with the Boston Fire department.

**Mr. Richman:** In what position?

**Mr. Lewis:** I don't know just what his position was, but he can do a lot with the Chiefs that another man cannot do. The Chiefs of Fire departments will stand for more from a fire-

man than they will from any other person. He can talk to them in a way that other people cannot.

**Mr. Beach:** Part of my men were on paid departments and part were volunteer.

**Mr. Richman:** Firemen or officers?

**Mr. Beach:** I don't think they were officers.

**Mr. Richman:** Now that brings up the difficult problem as to how the Fire Marshal is to get the man he wants.

**Mr. Beach.** Excuse me. Since I made the other statement I believe there is one of our men who never had any connection with a Fire department. I think that is right. We gave the preference to returned soldiers and this young man at least deserves the appointment. He was in an empty house in France with seventeen others when a shell hit the house, killing fifteen. Part of the shell went into his neck, just missing the jugular vein, and came out between the shoulder blades—at least the physicians took it out of there. Another piece of the shell hit him and stayed in. I guess the metal gives him grit, because he sure hands out the orders.

**Mr. Foster:** I will state this, that in Oklahoma we have a law that any member of Fire departments as well as the Chiefs can be thrown out of office on charges being preferred and substantiated. In our department both the assistants, myself and Mr. Hammill, second assistant, are firemen, and have had considerable experience in fire prevention as well as inspections. In that way we can go ahead and give information to our deputies.

**Mr. Corbett:** Mr. Chairman, in my plant in this city (Massey Harris Company) I have yet to see an inspector come from the city Fire department to the factory. While I am on my feet I want to take this opportunity of thanking you gentlemen who made kindly reference to the company where I am employed and to the Fire department of which I have been in charge for thirty-one years. We never called any Fire department in and my friend here, Mr. France, who has charge of the next largest factory we have in this country, in Woodstock, has made it a point to put inspectors as well as Fire Chiefs on to make thorough inspections. But I never saw a city fireman coming to make an inspection but once, when we made a complaint of the hydrants, and I venture to say that none of those men—and they are very competent men—if they were asked where those hydrants were, could tell you. I say that all cities should give

firemen authority to go around and see what has been done at each place.

Our company is very enthusiastic in fire prevention. We have had a large number of fires in all our factories in Canada where we employ 10,000 people, and in thirty years the loss has been less than \$500 in the whole of the plants. That means, gentlemen, that it is an absolute question of cleanliness and of order, and a Fire Chief left entirely in charge of his department, without interference on the part of the company officials, will get the best results. I think it would be an awfully good thing for Fire Departments throughout the country if they would let their men go and see what the private men are doing. The private men get the training that municipal men don't get, because they are up against it every day. Every day in the year is prevention day, including Sundays and holidays, and I want to say that I do not think the municipal men get a proper chance to be first class inspectors.

**Mr. Richman:** The next question came up during one of the papers presented at the convention and that is the problem of large space newspaper advertising for fire prevention and fire protection, either by direct publication by the State Fire Marshal's department, or by encouraging fire protection apparatus makers and insurance men to advertise Fire and Accident Prevention Day with a large display space in the newspapers, for instance with fire prevention advertised in the center. There is no question, of course, that such advertising is effective. Has anyone anything to say on that question? Is it practicable for Fire Marshals to use paid newspaper space for publicity work for advertising fire prevention? Mr. Darst, what do you think of that, whether it is practicable to use the funds of the state for paid newspaper advertising?

#### IS PAID ADVERTISING PRACTICAL FOR THE FIRE MARSHAL?

**Mr. Darst:** My observation on the question has not been to an extent that my opinion would be worth anything. Right off the bat I would say no, that it would hardly be possible. Just look at the newspaper and read the headlines and you will see it is busy with other things, and it seems to me it would be a waste of money, to a great extent.

**Mr. Kubasta:** My department does not have an appropriation whereby we can use newspaper advertising, but I believe

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if you do use it you have a more direct method of getting at the people, because you can start the advertisement in the form of a story and lead up to it, thereby getting the attention. If you just took a full page ad in a paper people would know there is something doing, because people have come to believe in advertising nowadays. I believe there is something in advertising by way of newspapers when there is an appropriation for the expense of it. We have very close co-operation in our state, and they will give us a supplement free of charge and make a great big "red fire." I believe it has given good results.

**Mr. Richman:** To come down to a suggestion which has some possibility of being carried out, we heard from Mr. Frank Lewis in his paper the other day the suggestion that all Fire Marshal departments might contribute a small sum each towards a fund which might be spent for advertising in some such journal as the "Saturday Evening Post" for Fire Prevention Day.

**President Fleming:** I certainly believe in all kinds of advertising. I can't help but feel that it is important and helpful. If it was important and sensible at high fever pitch of war-times to advertise, it is certainly vitally important when we have to stop the greatest leakage the world ever knew. I haven't any trouble in getting proper material in the newspapers in the way of publication as news if it is properly written up, but I could not write a story to save my soul that the newspapers would publish. I can give the material to somebody else and they will write it up, and the editors will publish it. But listen, men, when we have special days why shouldn't we advertise in every possible way? I think it was vital for the government at the time when everybody was getting in real work. Why shouldn't it be vital at this particular time?

**Mr. Richman:** Mr. Tracy, do you believe that a journal like the "Saturday Evening Post" with an article signed by the Fire Marshals' Association of North America—would you give that your support?

**Mr. Tracy:** Mr. Richman, we have no support, and another thing about the "Saturday Evening Post," it has a wide circulation, but does it reach the homes of the common people like a home newspaper would? I fear not.

**Mr. Frank Lewis:** We have had the greatest co-operation from the newspapers in our district on matters regarding fire prevention. Articles have been printed both in story form for us and in other ways. But the spending of money for ad-

vertising in a small way is, to my mind, an absolute waste of money. The year before last I spent about \$300 in advertising in the papers in Boston. A small ad that ran about two and a half inches on the front page cost about \$30, and it doesn't take many papers to run into \$300 in that way. Another proposition is the difference of frame of mind. Where you have so many large papers and there are twelve towns with a population of over two million people—if you give the advertising to a small Boston paper and then give it to a small paper, you are going to cause a certain amount of feeling, and the next time you go to publish a fire prevention story in a paper you are going to be up against it. Now I think every state of the Union has an appropriation for that—and we have in our state an appropriation for that kind of advertising—in this organization, for instance, couldn't we get together a short time before Fire Prevention Day and procure a large two-page advertisement in such a paper as the "Saturday Evening Post," or not necessarily that paper—any paper with a wide circulation? I believe the effect of that, distributed throughout the entire country, would be that we would not only receive publicity but we would receive education throughout the entire country and the same results could not be obtained by advertising in a city or town paper, spending a small amount of money.

I believe in advertising, but I don't think the publication of an advertisement is worth anything unless it is done on an immense scale. Small advertising regarding fire prevention does not mean anything more than small advertising that a man writes in the ordinary business of any city or town. To make it attractive you have to make it so that it will create discussion, and I think if you did such a thing as that before Fire Prevention Day it would be brought to the attention of school teachers, ministers and everyone, and would receive attention which it would never have any other way. I strongly urge that this Association get together and have a committee appointed so that they can get some idea regarding publicity and getting the money to put in an advertisement of that kind.

**Mr. Richman:** To close the discussion I would ask Mr. Morgaridge to give results, so far as he knows about them, of the page ads which were placed in a number of journals to be circulated by the National Board of Fire Underwriters.

**Mr. Morgaridge:** Mr. Chairman, I don't believe I could give you any information regarding any publicity in connection with



the department on a page ad in the "Saturday Evening Post" and similar papers in the country. It was done as an experiment to see whether the expenditure of that money to run a page ad in papers of that sort would attract a sufficient number of people. It did advertise a little booklet, "Safeguarding the Home Against Fire," and did not carry any advertising, nor anything, but simply stated that that little book would be received by anybody who would send a postcard asking for a copy of it. That did not run very long and therefore it could not be taken as a criterion on which we could judge whether advertising of the Fire Marshals' Association would be successful.

**Mr. Richman:** Does anyone wish to say anything on this particular problem? Now we have some other problems here, but before we go on possibly some of the Fire Marshals have thought of something they would like to have discussed freely. I will be glad to have Chief Philip explain what would be the best way to control the hazard of electrolysis. What can you say on that hazard, Chief?

#### METHODS OF CONTROLLING ELECTROLYSIS.

**Chief Philip:** It is very little I can say, because I have not had any particular experience except in one case. It was found that a leak occurred in a water pipe from some mysterious cause, and we traced it back for some considerable distance. Electrolysis occurs from the volt being taken away with the current of electricity and deposited in the earth adjacent to it. As quickly as this passes underground and is properly connected up so as to form a perfect arc, that situation stops immediately. I could not tell you much about electrolysis at all.

**President Fleming:** If I might be permitted to take just a moment or two, electrolysis is one of the most important features of our fire-fighters' experience. You have fires and you cannot find the cause, but when you get right down to the final analysis you will find a good many of them are caused by electrolysis. Now what is the cause of electrolysis? In the first place you have, say, a street railway through your town. You find the ballast has gone. The rails are improperly bonded so as not to take care of the current that passes through to the power house. You will find the current will come along in the line of least resistance through the moist earth down to the nearest pipe line that will convey it back to the base. Where the current leaves the pipe and jumps back to the rail it bores a hole in the pipe in time. The only way to remedy it will be



to re-bond the bad rails and re-establish the tracks. They tell you that all their trouble occurs where they have their new laid tracks. Certainly it does, because that is the reason it leaves the pipe there to jump back to the rails. If you cannot establish the return wire, either overhead or on the well-bonded and well-ballasted rails, you are going to eliminate absolutely all your trouble of electrolysis. I went into a cellar not long ago where we had had one building put out of existence and eleven people killed. It was blown to atoms so you could not find a piece of the wooden building two feet long and door to it I put my hand on the gas meter. I received such a shock from the meter that it pretty nearly knocked me down.

**Chief Philip:** Might I ask a question, whether Mr. Fleming connects that up with the danger from fire?

**President Fleming:** Here you have the gas escaping from the street. It follows along the line of least resistance into the cellar. You have a pilot light burning by the tank, and just as soon as a certain amount of gas gets into the cellar you have an explosion and the whole building is going to go.

**Mr. Richman:** Mr. Lewis, have you had any difficulties in Boston with that?

**Mr. Frank Lewis:** No.

**Mr. Richman:** Has anyone else any questions they would like to ask?

**Mr. Horan:** I would like to ask this particular question because I have discussed it with some of the Canadian officials while here. Have you exhausted the subjects of your Round Table discussion?

**Mr. Richman:** No, we are going right ahead. Ask any question you like and we will discuss it.

#### ADVISABILITY OF WRITTEN APPLICATIONS FOR FIRE INSURANCE.

**Mr. Horan:** Here is a question I would like to ask, whether we should accept a written application for a policy of insurance on unprotected risks. The objection is that in a number of instances insurance was carried on unprotected risks and it was found impracticable. I find the entire fight is centered on that one objection, but I have yet to find a valid objection to a written application for a policy of insurance on unprotected risks. Now my idea was to make the questions very simple, so that they would not complicate the policy and could not be construed

as a technicality in order to avoid the payment of an honest loss. When an applicant takes out a policy of insurance, that policy of insurance is a mere contract. When you take out a policy of life insurance you sign a written application and answer certain material questions. Why should we not take a written application for a policy of insurance? Make the questions very simple and it will give us some record of the insurer, whether he has had any previous fires, and if you give him a few vital questions it would take but a moment to answer them.

**A Voice:** Just name two or three.

**Mr. Horan:** My idea would be: "Have you ever suffered loss by fire? If so, when and where?" "When was your inventory taken?—the amount," and follow it down on a prepared form. I don't remember all of them at this time, but say eight or ten questions. Now it seems to me such an application as that would have a tendency to avoid over-insurance, because the agent cannot plead ignorance. He will not dare say, "I didn't know; I didn't take the trouble to inspect it," and in that way the application would not justify a trip. Another question would be "Have you had any insurance cancelled recently?" Now an agent will take a policy of insurance on a risk. The special agent representing the company comes, looks over the risk, goes to the agent and tells him to cancel that risk. He does it, and frequently turns round and puts it into another company.

**Mr. Richman:** The agent would have to lie on the record if he did not show that?

**Mr. Horan:** Exactly. Now the agent has that record before him and therefore cannot plead ignorance, and if the assured makes this application for a policy and falsely states that he has not had any cancellation recently, then the policy is vitiated.

**Mr. Kubasta:** Suppose we have an unprotected risk that covers a large value. Would you have the application apply there?

**Mr. Horan:** Exception could be made, for instance, in blanket insurance, that it would not be required in blanket insurance.

**Mr. Kubasta:** Your idea is to cover unprotected mercantile, dwelling and farm risks? As a matter of fact, in our state, in order to get a policy you have to fill out an application. It is a practice of the companies.

**Mr. Horan:** It may be true that some of the companies

require an application, but it is not required by statute, as understand. There are companies which would be willing to do that and would adopt that policy, but other companies would not. I think that all companies should be compelled to comply with that requirement.

**Mr. Brown:** It would seem to me that you might also have an assured, who makes some change in his risk, report to the company the number of times the risk has been changed, because of some defect in the original risk, but even then the Fire Marshal doesn't know anything about it, and I think it would be well if you could co-operate with the companies, and get them to co-operate with you, so that a matter of that kind could be reported to the Fire Marshal, who could promptly see that the defect was remedied. I question very much the ability of a Fire Marshal to enforce the taking of an application on a protected or unprotected risk.

**Mr. Horan:** I don't mean, Mr. Brown, that it should be a regulation from the Fire Marshal's department. I mean that it should be a statutory provision the same as you have in life insurance, and all policies of insurance would then start out from that point.

**Mr. Richman:** How would you get the agents to report the defects, Mr. Brown?

**Mr. Brown:** You would have to get the companies to report the defects, or the representatives of the companies. If a company intimated that they would cancel the risk and they would communicate that to the Fire Marshal's office, giving their reasons, the Fire Marshal could see that those defects were remedied. I do not see why it could not be done in a very simple manner.

**Mr. Richman:** I do not see why you want to penalize the insured for the fault of the agent. If I am writing insurance for an assured, and I renew it with another company and receive payment, why penalize the assured? The company is willing to take the defective risk after it is notified.

**Mr. Shapley:** Mr. Chairman, this matter is one that is very interesting to me at the present time. Our Dominion Fire Insurance Committee at one or two of its sessions has been considering this matter and quite a number are in favor of compelling insurance companies to use an application form in every case. It was opposed at one of our meetings by a majority of the insurance companies in this country and they put up quite

a bit of an objection to it. Perhaps most of you know that a few years ago it was necessary to have an application signed in every case, but the last few years, apparently, they have got away from that and insurance now can be put on in about two minutes. All you have to do is telephone the agent and tell him you want some insurance, and he says, "All right, you are on." That is about as quick as it is done.

**Mr. Brown:** Isn't it necessary that it should be done in that way?

**Mr. Shapley:** It may be, but my opinion is that a great many fires would be avoided if we had an application signed by the owner of the property, and in cases where it is absolutely necessary to have it placed in a very short time, that could be taken care of by allowing twenty-four hours or a certain time, say, when the application could be signed and filled out in proper form. The experience of a number of men who have been in the insurance business for many years is that a great many fires would never occur if the owners of property were required to answer certain questions on these application forms, and my opinion is that it would be a step in the right direction to go back to where we were some years ago and insist upon a signed application from everyone asking for insurance. I would like to have an expression of opinion from some of the gentlemen here because they have had much more experience than some of us.

**Mr. Tracy:** Isn't it a fact that an insurance agency will write anything and the only question is how much do you want? There are no questions asked. It is more a case of "Put a thousand dollars on my dwelling or household goods," that is all. There is no application or standard policy.

**Mr. Joseph:** I have been connected with insurance companies and I think I can give you a practical statement that will relieve your minds to a great extent. I am a great believer in letting the shoemaker stick to his last. You gentlemen have specific and more important functions to discharge in connection with your states right now than to talk about a principle that was tried a hundred or two hundred years ago in the United States, and the courts threw it all out. These applications are absolutely worthless. One court would object to an "i" because it was not dotted; another would object because black ink was used instead of green ink; the court said that was not sufficient and threw it out.

Now, gentlemen, the majority of people are honest. You

go into any big insurance company's office in the world and you will find the number of incendiary fires is so small that you cannot get a percentage on them. The majority of proofs of loss made with intent to defraud are very few indeed, outside of the hot air that the independent adjusters shoot to the company in order to tell them what big men they are. There is very little foundation in fact for presuming there is an epidemic of arson fires and attempt to defraud the insurance companies. The adjuster and the claimant inevitably get into a quarrel in the first instance, and the man who has had the fire naturally gets rattled and doesn't know there is any salvage.

I believe if the Fire Marshal will let the clerical business alone it will work out to the satisfaction of everybody. The Fire Marshal has certain specific duties to perform and the companies will co-operate with him to the last degree, because it is a financial proposition with them. With you it is a moral proposition. The two together, we hope, will bring forth a reduction in the fire waste and in the fire loss. The fire loss will take care of itself automatically and if you will accept that from me as a practical man in the insurance game you will be well advised, because it is true and I can prove it.

**Mr. Horan:** You speak of applications for fire insurance being thrown out of court. Will you give any instances of fire insurance policies which did not have an application, and what is the distinction between the two?

**Mr. Morgaridge:** I am not directly concerned as to whether the insurance companies are forced to receive applications before writing the insurance or whether they are not, and I am not directly interested in whether or not Fire Marshals' work is made easier or harder. I would like to see you all succeed, but I have my own personal reasons. I do not personally believe written applications will have any effect upon the incendiary fire loss. If that is the idea, you will not prevent the crook. He will be just as crooked if he has to put it in writing as if he has to put it in any other way. The man who adjusts losses asks the assured if he has had any other fires, and certain other questions, and he will not admit any more fires before the fire than afterwards. It is just as easy to be untrue and make misstatements when he makes the application as it is when he makes the statement to the adjuster. Some of the worst cases of arson I have ever seen were cases where the assured had made an application, and I will tell you that every safeguard is thrown around the man in the courts. You have to prove that

he is guilty. You cannot assume that he is because he makes a mistake in regard to his application for insurance.

**Mr. Richman:** We have one more problem about which we have received a special letter, so I will just give five more minutes to this subject.

**Mr. George F. Lewis:** I would like to go on record as taking exception to Mr. Joseph's remarks. The question of over-insurance is one of vital importance to the Fire Marshal and I think it is one of the greatest importance, because fires caused with the mere object of gain are certainly the ones which tend to increase the fire waste of the country very materially. We have had in our experience in this province specific cases of where, especially in the case of foreigners, they have made a business of over-insurance and of having a list made out after the fire of goods which appear to have been taken from a store catalogue, and in actual fact on examination they have stated themselves they did not know what the articles were used for and what their names represented. Italians claiming \$90 brass beds in their homes, where ordinarily you can go and find an iron bed which should not cost more than three or four dollars! In one particular instance I recall there were twenty-four insurance agents in a town and it was really an auction business between those agents and the foreigners as to which one man could have the most insurance. An agent would take a policy for two or three months; they would then go to another agent and do the same, and in some cases I was told that the foreigners carried insurance for a year or more and never paid a cent of premium. We investigated the matter and as a result there have been no fires in that city for more than three months and the whole condition changed, both in regard to the agents and the over-insurance, and also in regard to those foreigners. One company went into the matter of the policies they were carrying in that particular district occupied by foreigners and found they were over-insured from thirty to 300 per cent. They cancelled everyone of their policies in that district.

**Mr. Gamber:** I was a firm believer shortly after taking office as Fire Marshal in the application plan. In life insurance every risk must come in by sworn application and I thought that was the proper thing. I have given the matter considerable study. I have investigated it and I have come to the conclusion that there are just as many frauds put over in life insurance as there are in fire insurance. You will find you will have just as many frauds in fire insurance with the signed applica-

tion as without. You are not going to eliminate the crook. The crook will make a false statement when he makes the application for fire insurance the same as a crook in life insurance. I am a firm believer now in taking no application, but would like to see the insurance companies adopt the plan of inspection.

**Mr. Richman:** We had a special letter read at the beginning of the convention from Fire Marshal Watson in the District of Columbia, in which he asked the Association to discuss briefly the question of exits from circus tents. Has anyone had any experience with disasters in circus tents?

### EXITS FROM CIRCUS TENTS IN EMERGENCIES.

**President Fleming:** Just one personal observation. When we had our immense lumber yard fire about five years ago in the city of Cleveland, which cost us \$1,250,000, I happened to be at the Ringling circus tent with Mr. Ferrie and Mr. Connell. There were 12,000 people in the tent. It was located between three and four blocks from the flats where the fire took place and needless to say it was a matter of the deepest concern to us on the outside watching which way the sparks would go. The people in the tent didn't know anything about it. You can realize what the situation would have been if the sparks happened to alight on the tent. It would burn immediately and the animals inside would be thrown into confusion. Now we had upon our hands the elimination of 12,000 people from that tent. If you go to Cleveland, or you can talk to Mr. Ferrie or Mr. Connell, they will tell you that we put 12,000 people outside that tent in less than two minutes. How did we do it? We went to the management and closed the show. We required the manager to have all his men stationed on the outside at points where the tent could be opened. The opening into the animal tent we closed and had a man stationed there. At a moment's notice the band struck up the final exit march and we had those people all going in lanes in different directions. In two minutes the work was done without an accident.

**Mr. Richman:** Did the tent burn down?

**President Fleming:** No, we saved the tent by calling in the Fire department and that is the only thing in the world that saved it.

**Mr. Richman:** Anyone else had any experience in circus disasters? If not, I would like to have the opinion of some of the Fire Marshals on the methods of protecting people who at-

tend circuses. That was the problem advanced by Mr. Watson. Anyone here wish to speak on that? Mr. Haggerty, have you ever had that trouble?

**Mr. Haggerty:** No, we have had no experience along that line. There is only one suggestion, that there should be a uniform principle to take care of any panicky condition, but we have had no experience.

**Mr. Richman:** Mr. Lewis, what about Boston?

**Mr. Frank Lewis:** We have had no experience along this line of expelling people, but Mr. Fleming's idea would be satisfactory, that the tent could be lifted up. I think that should be satisfactory.

**President Fleming:** You will find in nearly all these circus tents that they kind of "well" at different places through to the outside. We had the men just ready; had the circus employes as guides right through to the outside. The people didn't know there was anything wrong until we had them out.

**Mr. Hussey:** We have had very little to do with anything of that kind. As a rule circuses only touch four or five of the large towns in our state and usually the hotels in the remote districts which they go into are about the only hazards they could touch. I think the suggestion made by President Fleming is a good one, of taking the matter up with the management of the circus when they arrive in the city. We have the Ringling Bros. circus following immediately on my return home and I am going to take it up with them to see that every contingency is provided for.

**Mr. Richman:** The consensus of opinion seems to be that the Fire Marshals should take it up with the circus management, so as to leave no doubt about getting the people out, and also to have watchmen about the tent to see that it is not ignited.

**Mr. Hussey:** And see that fire extinguishers are provided in and around where the straw is placed for the horses.

**Mr. Richman:** Are there any other questions? If not, we will close the discussion.

**President Fleming:** I am sure we are very deeply indebted to Mr. Richman for this excellent Round Table period of discussion. I sometimes feel that these problems are very frequently passed up in the rush of our general papers, and when we have a period of discussion such as we have had this morning, led by a man who was a most efficient Fire Marshal when in that capacity in Indiana, and now Editor of "Fire Pro-



tection" and the Associate Editor of the "Fire Underwriter," am sure we a'l appreciate it. I am going to ask Mr. Morgaridge to speak on one particular matter he has in mind.

### BRIEF ON ARSON AND BURNING.

**Mr. Morgaridge:** It strikes me that this Fire Marshals Association has grown sufficiently in importance and influence that it ought to begin to assemble material that would be of value to the Association as a whole. I am particularly interested, of course, in my connection with the National Board, in trying to suppress incendiary fires. I speak in all modesty when I mention a little pamphlet on Incendiarism, which I published, together with a history, and which was before the convention, and I believe it would be directly to the benefit of the Association if you would formulate a brief on arson and on the Supreme Court decisions concerning it, tabulated with an index that would make it easily examined, so that any prosecutor or any deputy could turn at once to any particular point that he wished to refer to concerning the trial of a case of arson. We might think that we are bounded quite closely by the statutory requirements of our own particular state, but there is very little difference in the interpretation of arson, and even if there is some difference in the other states and provinces as to what really constitutes the offense, yet, after all, everything else is bounded by the general court practice. I know a young attorney in Indiana who argued to the court and jury from a decision from the state of Massachusetts—he always does—and thus he has his own law. This is true of probably the greatest number of courts. Now arson not only is the burning of another man's habitation. That has been changed quite generally by statute. Some states have changed it only perhaps in regard to including certain buildings that are not homes, but it is still regarded as a crime against the occupancy of those buildings by another person. Then some states, as Mr. Gamber, Mr. Hussey and Mr. Fleming can tell you, have made it a crime against possession of property, but all of that could be quite easily given in ten pages or perhaps half a dozen pages, defining what really constitutes arson, and could be written in half an hour. Thus any Fire Marshal in the Association would be able to explain just what arson is in his particular state, whether it is a crime against possession of property and whether the tenant in possession could be indicted or not, whether the wife

and husband could be indicted separately or together, whether the husband could commit arson by burning the property of the wife, whether either one of them could commit arson without living in the house. That could all be explained very easily and such a pamphlet as that would be just as applicable in the state of Louisiana as in any other state. The pamphlet could also be written to contain the law of sufficient corroboration of an accomplice and the sufficiency of the corroboration of a confession. All of this could be worked out without very much work. You could get the material together and make it applicable to the state of Ohio by simply writing the law of the state of Ohio and in a few pages state what the law is. And I move, Mr. Chairman, that a committee be appointed to draft such a brief and to present it to this Association for adoption.

**Mr. Horan:** I make a suggestion and that is that some of the instructions to juries in cases that have been passed on by the Supreme Court be included. In a great many instances cases have gone up on technicalities which have involved instructions to the juries, and it strikes me that it would be an excellent plan that the instructions that have been passed on by the Supreme Court be included in that pamphlet.

**Mr. Kubasta:** I wonder if I might ask that this committee be delegated to draft some form of report that one state might submit to another state on questionable cases, especially where an investigation has proven arson, where a man has gone under an assumed name, or where the circumstances were suspicious. In other words, suppose the different states got out a bulletin giving the names of persons who had been convicted, or if not convicted, of whose guilt the Fire Marshal was convinced, although there was not sufficient evidence to convict, so that we might have a little catalogue. If a man had a suspicious loss, you could look at your card index and see whether he had a fire record in any other state.

**President Fleming:** That is a very important item. I take it that Mr. Morgaridge's motion is to the effect that a committee be appointed to codify all the arson laws of the different states, to note decisions and all the data that has come from any court relative not only to arson, but to any other procedure affecting Fire Marshal work.

**Mr. Morgaridge:** Well, that is just a little bit farther than I went, just a little bit broader. You could scarcely ask that committee to codify all the laws. I think if they would assem-

ble all the decisions relating to what constitutes arson, what must be proved, and all that material, then each individual Fire Marshal could draft for himself a little brief of the law of his particular state and what constitutes the elements of the crime for his state. It could be the first chapter of his book. In any way the book would be very useful for any single Fire Marshal or any single individual of this Association, as a proposed draft from which he could make up anything himself.

**President Fleming:** I think we all understand that Mr. Morgaridge, and it is absolutely in accordance with his thought. We have had a lot of correspondence along that line and I am very anxious that this matter be taken up by men who are particularly capable in the Fire Marshals' Association. In connection with Mr. Morgaridge's suggestion I would also suggest that the committee formulate the basis of a Fire Marshal law as a type which might govern and guide new states in the formation of Fire Marshal departments, so that we will have as nearly as possible a uniform system throughout the United States and Canada.

**Mr. Morgaridge:** It strikes me that perhaps a separate committee ought to look after this matter of a suggested Fire Marshal law. That is a special matter that perhaps relates to a special phase of the work. The committee, however, could easily draft a suggested law regarding arson and burning.

**President Fleming:** I withdraw my suggestion, because I see very readily it would make it entirely too voluminous. Gentlemen, you have heard the motion. Is there anyone to second it?

**Mr. Foster:** I will second that motion.

**Mr. Gamber:** How many members on the committee?

**President Fleming:** Better leave the size of the committee to the incoming administration. The motion is that a special committee be appointed to compile statements of all decisions relative to arson and everything along the line suggested by Mr. Morgaridge, and submit them to this Association. Are you ready for the question? (Carried unanimously.)

**President Fleming:** The next item will be the report of the special committees. May we have a report from the Resolutions committee.

## RESOLUTIONS PRESENTED BY RESOLUTIONS COMMITTEE.

Your Committee on Resolutions respectfully submit the following report:

### I.

**Whereas**, the present time is one of unprecedented social disturbance and violent internal attack upon the foundations of our national liberty. Therefore be it

**Resolved**, That the Fire Marshals' Association of North America hereby endorses the suggestion of the National Board of Fire Underwriters that this year October ninth be specially observed as a "Patriotic Fire Prevention Day," and that all possible effort be made to emphasize its largest patriotic values as an occasion for constructive thought, conservational effort and mutual co-operation for the public welfare.

### II.

**Whereas**, the National Board of Fire Underwriters has established a Loss Information Service in its Actuarial Bureau, and

**Whereas**, the successful operations of this service will be of great value to the work of our several departments in that it will centralize information from the several states relative to suspicious fires and facilitate the apprehension of incendiaries; now therefore be it

**Resolved**, That the Fire Marshals' Association of North America hereby endorses the establishment of this service and recommends that the members of the Association avail themselves of the wealth of material collected by this Bureau, and that the members of this Association supply to the said Loss Information Service any data that may appear to be of value to the various Fire Marshal departments and the Loss Information Service, which will by its use aid in lessening the great fire waste of the country.

### III.

**Whereas**, the Committee on Co-operation with the National Board of Fire Underwriters, appointed by the last annual convention of this Association, held a two days' session in New York, upon January 9 and 10, 1919, devoted to the consideration of plans for increasing the safety of the American public from preventable fire; and

**Whereas**, the considerations of this conference were formulated in ten resolutions, unanimously adopted by your committee and by them circulated among the members of this Association; therefore be it

**Resolved**, That the Fire Marshals' Association of North America hereby endorses these resolutions and recommends to its members the fullest practicable compliance therewith.

#### IV.

**Whereas**, the International Association of Fire Engineers are working in such a splendid manner for the furtherance of the aims to which this Association is dedicated,

**Resolved**, That this Association desires to co-operate in every possible way with the above Association and that we delegate the then President of this Association to attend the next meeting of said Association.

#### V.

The splendid program containing as it does the liveliest topics of a constructive and instructive character on the various subjects of fire prevention and allied matters has in our opinion been not only valuable to the members of the Association but we believe it will prove of great educational service in the future, and we especially commend President Fleming, Secretary Gamber and the Executive committee for their untiring efforts in thus making this convention one of the most successful in the history of the organization.

#### VI.

It is our firm belief that education in fire prevention is most important in the elimination of the enormous fire waste obtaining in both Canada and the United States and we recommend the adoption of all means that will call to the minds of the people the need of conserving the created resources of our countries, suggesting public instruction in our graded schools by using such books as "Safeguarding the Home Against Fire" published by the National Board of Fire Underwriters, and other pamphlets prepared and promulgated in the states or provinces of our several members, and, we believe, that a well defined advertising campaign should be carried out, using newspapers and posters and other mediums of information. We endorse "Fire Protection" as the official organ of the Association.

## VII.

**Resolved,** That this Association expresses its appreciation of the great city and country in which the convention has just been entertained. The splendid men and women of this great land have made a deep impression upon us. The high character and readily recognized ability of every public official with whom we have come in contact have been a source of great pleasure to all of us.

The fine courtesy of the press and the splendid and unequaled hospitality of the people have placed us under perpetual obligation to them. We thank Fire Marshal Heaton, Deputy Fire Marshal Lewis, and their committee for their wonderfully successful efforts in making our stay here such a pleasant one. We wish also to acknowledge our sincere appreciation of the courtesy extended to us by the Rotary Club, Officers and Directors of the Exhibition Association, the Canadian Manufacturers' Association, the City of Toronto and the Province of Ontario, the Ontario Motor League and the King Edward Hotel.

J. S. DARST, Chairman.

FRANK LEWIS.

L. T. HUSSEY.

RALPH E. RICHMAN.

**Mr. Friedley:** Mr. Chairman, I would move the adoption of this report, but I cannot allow this opportunity to pass without expressing the appreciation of this Association to the hotel management for their courtesy. We have had this room here, and they have been very kind and considerate in every way towards us.

**Mr. Frank Lewis:** I second the motion.

**President Fleming:** I would like to say that I think we should include the Kiwanis Club in that resolution.

The report of the Committee on Resolutions was adopted unanimously.

**Mr. Hussey:** I would move that we show our appreciation of the adoption of this report by a rising vote of thanks.

**Mr. Brown:** I will second that.

All members present rose to their feet.

**President Fleming:** We will next have the report of the Committee on Audit.

## REPORT OF COMMITTEE ON AUDIT.

The Committee on Audit, to which was referred the financial report of Secretary-Treasurer Gamber, returned the report with the following notation:

"Examined and approved, and we recommend for adoption."

WALTER B. BELL, Chairman.

F. W. KUBASTA.

JOSEPH G. BROWN.

On motion of Mr. Foster, duly seconded, the report was adopted.

## BUILDING CODE COMMITTEE.

**Mr. Kubasta:** Mr. President, there was a matter of unfinished business, the question of the report of the Committee on Building Code, which was to be taken up at a special session of the Round Table talk. The committee has stated that it did not intend that the code as submitted should be final, but simply a basis on which to work. It was the intention of the chairman to request that one member of the old committee may be made a member of the new committee and they would thereby have the benefit of such efforts as have been put forth. As the time is very short, I would like to put that matter to the convention.

**President Fleming:** I think it is the consensus of all that we have been so very busy that this particular matter has been allowed to pass unobserved. It is a most important matter and it is my hope and wish, that some of the members who have worked on that particular problem may be considered in the next appointments of the committees. I think we will just pass that over to the incoming administration. I should like to request that every one of you take a copy of this building code of Wisconsin. It may prove of use to you in drafting a building code for any other state. Now we will pass on. Any new business? I will ask the Secretary to read any invitations for our next convention.

## INVITATION FOR 1920 CONVENTION.

The Secretary read letters from Asbury Park, N. J., Atlantic City, N. J., Niagara Falls, Can., Nashville, Tenn., Chicago Ill., Cleveland, O., Seattle Wash., and San Francisco, Cal.

**President Fleming:** You have heard the invitations that have been given. It has been the custom for the Executive com

mittee to choose from the list of invitations the place where the next convention will be held. We will refer these letters to the new committee.

**Mr. Hussey:** I would move that the matter be left in the hands of the Executive committee.

**Mr. Foster:** I second that motion. (Carried.)

**Mr. Bell:** I would just like to add to the formal invitation which has been received from Nashville the fact that the Chamber of Commerce of Nashville should have been included. My instructions from the Secretary of the Chamber of Commerce were to insist on your next place of meeting being at Chinooka, which would be a most delightful place for the State Insurance Commissioners and Fire Marshals to hold their next annual gathering, and I can assure you we would do our very best to entertain you in every possible way.

**President Fleming:** Now is it the opinion of the convention that we ought to have a motion relative to the different committees? I think we passed a motion last night changing the Publicity committee to the Committee on Publicity and Education. That is a very important change.

**Mr. Brown:** I move that the matter be left to the Executive committee. They are in close touch with the situation and best able to deal with it.

**Mr. Bell:** I second that. (Carried.)

#### REQUIREMENTS FOR HOTELS AND RESTAURANTS.

**President Fleming:** We have recently had passed a new law relative to hotels, restaurant, etc. I have just a few copies of this law, and it might be useful in your states for the purpose of guiding you. We have here a few copies of the material for hotels and restaurants, dealing with our work, and we expect to have at least \$50,000 in fees paid in as a result of this new statute. It became effective on the 14th day of August. These are pamphlets of the rules and regulations governing hotels, with a copy of the law printed therein. This is a copy of the application, which must be made out before any license is granted in Ohio, and must be filed by the man who owns the place.

**Mr. Bell:** Let me ask you about your dry cleaning law. Isn't that practically the code establishing the dry cleaning?

**President Fleming:** Yes. It is a law which governs everything in connection with dry cleaning in the state of Ohio.

Now we pass to the next order of business, election of officers.



## ELECTION OF OFFICERS.

**Mr. Kubasta:** For the office of President I would like to name a member of the Association who has been with us some years, has been active in its interests, and has served in the capacity of an official for the past two years. I would like to place in nomination Mr. John G. Gamber of Illinois.

**Mr. Tracy:** I place in nomination the Hon. W. N. Van Camp for the office of President.

**President Fleming:** Are there any other nominations? If not, I will declare the nominations closed and we will proceed to ballot. I am going to appoint two men who are associate members of the Fire Marshals' Association, Mr. Morgaridge and Mr. Richman, to make the tally. Now we will proceed to vote.

**Mr. Hussey:** Might it not be well to make a statement as to who is entitled to vote? There are some of the states represented here by the Fire Marshal and his chief deputy.

**President Fleming:** Yes. Only those who are members of the Association, each state having one vote, that vote being cast by the Fire Marshal, Fire Commissioner, or Insurance Commissioner, if he is present, and if he is not the deputy representing him will vote. I will ask Mr. Gamber to call the roll of the states. Bring your ballot up and leave it with the tally.

Roll call of the states was given and the result of the ballot showed Mr. Gamber received a majority of the votes.

**President Fleming:** I declare Mr. Gamber elected as the next President of this Association. Now we will proceed to the election of a Vice-President.

**Mr. Hussey:** I want to place in nomination for the office of Vice-President a gentleman who, so far as I know, has always been faithful and energetic in the work of the Association. I wish to nominate Mr. John S. Horan of West Virginia.

**Mr. Nettleton:** I want to place in nomination a man who has been very active in the Association. I have always found him to be very anxious to serve and always on the job when anything came up. I wish to nominate Mr. Kubasta.

**President Fleming:** If there are no further nominations I declare them closed. The two names presented are Mr. John S. Horan of West Virginia and Mr. Kubasta of Wisconsin. Both men are very well known to all of you.

The result of the ballot showed Mr. Horan received a majority of the votes.

**President Fleming:** Mr. Horan I declare you to be the Vice-President for the coming year. We will now proceed to the election of a Secretary-Treasurer.

**Mr. Gamber:** Mr. President, during my term as Secretary-Treasurer of this organization I have had an opportunity of studying the different men and among them I have found one young man who was ready and willing at all times to come to the front and do anything he could for the good of the cause. He would put himself out and make trips when others refused. I therefore take pleasure in nominating that young man, Mr. George H. Nettleton of Minnesota.

**President Fleming:** Mr. Nettleton of Minnesota has been nominated as Secretary-Treasurer. Are there any other nominations?

**Mr. Bell:** If there are no other nominations I move that we make it unanimous.

**President Fleming:** It has been moved that the nominations close and the Secretary has been asked to cast the ballot for Mr. Nettleton. All in favor say "Aye." It is unanimous. The Secretary will cast the ballot.

**Mr. Gamber:** I do hereby cast a unanimous ballot for Mr. George H. Nettleton as Secretary-Treasurer for the Fire Marshals' Association of North America.

**President Fleming:** Now we will proceed to the election of the Executive committee.

**Mr. Hussey:** It has been the custom for some years to honor our retiring President by appointing him a member of the Executive committee and I have very much pleasure in naming our retiring President as a member of that committee.

**President Fleming:** I appreciate this kindness, especially because I love the work of the Association. You have honored me by making me President in the past year and I would like very much for the good of the organization to have you recognize someone else in the service who possibly has not been recognized in any position at all in connection with the work in the past. I assure you, gentlemen, that I will be only too glad to sit in with the Executive committee and give them the benefit of any suggestions I may have without having a vote in that committee. I would like very much if you would please appoint someone else here who is not recognized in an official capacity on the Executive committee and I repeat that I will do

anything in the world to help the Association the same as I do now.

**Mr. Hussey:** Do I understand, then, you refuse, on the grounds given, to serve?

**President Fleming:** I would decline and request the convention to place somebody else in my stead. It will be very much appreciated, for the reasons stated.

**Mr. Darst:** I think your reasons are good. I desire to place in nomination a man whom I think this convention would delight to honor in that capacity and that man is George F. Lewis of the city of Toronto.

**Mr. Hussey:** As the second member of the Executive committee I desire to place in nomination the Hon. Homer Rutledge of Michigan.

**Mr. Heaton:** I desire to nominate a gentleman who has seen a good deal of experience and who will give good sound wisdom and judgment to all matters requiring consideration, Mr. H. H. Friedley of Indiana.

**President Fleming:** Are there any other nominations for the Executive committee?

**Mr. Bell:** I move the nominations be closed.

**Mr. Nettleton:** I second that.

**President Fleming:** Each man is entitled to vote for two individuals.

The ballot cast showed Mr. George F. Lewis and Mr. Homer Rutledge received a majority of the votes.

**President Fleming:** I now declare Mr. Lewis and Mr. Rutledge elected to the Executive committee for the coming year.

Gentlemen, I cannot tell you how very much I have appreciated your kind co-operation in the last year. I cannot find words to express my gratitude for your kindness and faithful co-operation, your splendid support and the magnanimous way in which you have given me your thought and help in the last year. It is a very great pleasure for me at the present time to pass over the duties of this office to the incoming President, who will now take charge.

Mr. Gamber, the newly elected President, took the chair.

**President Gamber:** Gentlemen, I am not feeling well enough to attempt to make a speech to you. I have suffered all morning with a very severe nervous headache. I appreciate greatly the honor conferred upon me and wish to say that during the next

year I look for the same co-operation and the same good hard work from every member of this organization that we have had in the past two years. We have endeavored to make the Fire Marshals' Association an association for good, an association that will be known all over North America as one that is organized for the purpose of doing something for the country as a whole by going a little beyond our respective states and helping the other fellow who belongs to the Association, and by giving the associate members the best we can and assisting them in their work. As far as I am concerned, I shall be at your beck and call always. I can assure you that if you require my services at any time I shall be only too glad to do anything within my power to help you in your state or in the Dominion of Canada.

**Mr. Darst:** Before we adjourn I personally want to express to the retiring President my thanks and my deep appreciation to him for his wonderful administration. I have watched him from the first time I met him in Cleveland and it seems to me from observations covering from ten to fifteen years that I have never run across quite as live a wire as the retiring President. I think I ought to say that he has put his whole life into his work as Fire Marshal of his state and I want to express my sincere gratitude for the pleasant time he has given us and made possible. I move that we show our sincerity by a standing vote of thanks to our retiring President.

**Mr. Heaton:** I second that.

A vote of thanks was tendered to the retiring President, Mr. Fleming, by all members present rising to their feet.

**Mr. Fleming:** I have learned to love every one of you, learned to know your virtues, and it is my thought and my hope that the work of the Fire Marshals' Association will be doubled in the next year and that our next convention, which I hope to be able to attend, will be vital and increasing in its efficiency. I cannot tell you how much I appreciate your thoughts and kindness in the expression just made.

**Mr. Van Camp:** I move we adjourn.

**Mr. Morgaridge:** I second the motion.

The convention adjourned at 11:50 a. m.

## **CONSTITUTION OF THE FIRE MARSHALS' ASSOCIATION OF NORTH AMERICA.**

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### **Article I.**

The name of this organization shall be "The Fire Marshals' Association of North America."

### **Article II.**

Its active membership shall consist of the fire marshal, fire commissioner or such other officials and their deputies of each State in the Union and of the Provinces of Canada and Mexico as are charged by law with the duty of investigating the cause and origin of fires, or in any manner engaged in the work of fire prevention.

Its associate membership shall consist of any organization or person interested in the work of fire prevention or other work of the Fire Marshal Department and shall pay the fee required as an associate member of this Association.

### **Article III.**

At the regular or special meetings of the Association, the active members only shall be entitled to vote, but the department of each State or Province shall have one vote only, which vote shall be cast either by the state fire marshal or commissioner or other officer at the head of the department in his State or Province or in his absence by his deputy or assistant who may be present and authorized to represent the department.

### **Article IV.**

The officers of the Association shall be a president, a vice-president, and a secretary and treasurer; also an executive committee consisting of two members and the above named officers. The election of the officers and executive committee shall be by ballot and shall take place immediately before adjournment, unless otherwise ordered by the Association.

No person shall be eligible to the office of president whose term of office shall definitely expire before the meeting of the annual convention subsequent to his election.

#### **Article V.**

The duties of the several officers shall be such as those that usually devolve upon persons holding like positions. The executive committee shall make arrangements for the annual meeting, unless otherwise ordered by the Association, and in case of a vacancy in any of the offices, shall name a member to fill it until the next annual meeting.

#### **Article VI.**

The president shall appoint the members of all general and special committees of the Association, and the secretary shall immediately notify the members of their appointment.

#### **Article VII.**

The membership fee in this Association shall be twenty (\$20.00) dollars per year for fire marshals, commissioners or other heads of departments, and ten (\$10.00) dollars per year for associate members. Provided active members having no fund from which to pay the fee shall only be required to pay ten (\$10.00) dollars annually.

#### **Article VIII.**

Any member on retiring from office as fire marshal, commissioner or other official having charge of the work of fire prevention, shall become an honorary member of this Association, but without the right to vote.

#### **Article IX.**

The Association shall have the power to adopt by-laws relating to the conduct of their business and to change the same at pleasure by a majority vote of the members present at any regular meeting of the Association.

#### **Article X.**

This constitution may be amended at any regular meeting by a two-thirds vote of the members present and voting, notice of such amendment having been given at a previous session.

Any of the articles of this constitution may be suspended only upon unanimous vote of all members present.

## ROSTER FIRE MARSHALS' ASSOCIATION OF NORTH AMERICA, 1919-1920.

Alabama—W. J. Williams, Fire Marshal—Montgomery.  
Alberta—R. L. Nicholson, Deputy Fire Commissioner—Edmonton.  
Arkansas—Bruce T. Bullion, Insurance Commissioner—Little Rock.  
British Columbia—H. G. Garrett, Superintendent of Insurance—Victoria.  
Connecticut—Thomas F. Egan, Fire Marshal—Hartford.  
District of Columbia—George S. Watson—Fire Marshal—Washington.  
Georgia—W. R. Joyner, Fire Inspector—Atlanta.  
Illinois—John G. Gamber, Fire Marshal—Springfield.  
Indiana—H. H. Friedley, Fire Marshal—Indianapolis.  
Iowa—J. A. Tracy, Fire Marshal—Des Moines.  
Kansas—L. T. Hussey, Fire Marshal—Topeka.  
Kentucky—W. T. Crosthwait, Fire Marshal—Frankfort.  
Louisiana—William M. Campbell, Fire Marshal—New Orleans.  
Maine—G. Waldon Smith, Insurance Commissioner—Augusta.  
Manitoba—Charles Heath, Fire Commissioner—Winnipeg.  
Massachusetts—George C. Neal, Fire Marshal—Boston.  
Michigan—Frank H. Ellsworth, Insurance Commissioner—Lansing.  
Minnesota—George H. Nettleton, Fire Marshal—St. Paul.  
Mississippi—T. M. Henry, Insurance Commissioner—Jackson.  
Montana—R. S. Mentrum, Fire Marshal—Helena.  
Nebraska—Charles E. Hartford, Fire Marshal—Lincoln.  
North Carolina—James R. Young, Insurance Commissioner—Raleigh.  
North Dakota—H. L. Reade, Fire Marshal—Bismarck.  
Ohio—W. J. Leonard, Fire Marshal—Columbus.  
Oklahoma—John Connolly, Fire Marshal—Oklahoma City.  
Ontario—E. P. Heaton, Fire Marshal—Toronto.  
Oregon—A. C. Barber, Fire Marshal—Salem.  
Pennsylvania—Howard E. Butz, Chief, Bureau of Fire Protection—Harrisburg.  
Saskatchewan—Arthur E. Fisher, Fire Commissioner—Regina.  
South Carolina—W. A. McSwain, Insurance Commissioner—Columbia.  
South Dakota—W. N. Van Camp, Insurance Commissioner—Pierre.  
Tennessee—Walter B. Bell, Fire Prevention Commissioner—Nashville.  
Texas—A. P. Wooldridge, Fire Marshal, Austin.  
Vermont—Joseph G. Brown, Insurance Commissioner—Montpelier.  
Virginia—Joseph Button, Insurance Commissioner—Richmond.  
Washington—H. O. Fishback, Insurance Commissioner—Olympia.  
West Virginia—John S. Horan, Fire Marshal—Charleston.  
Wisconsin—Platt Whitman, Insurance Commissioner—Madison.

### ASSOCIATE MEMBERS.

T. F. Baker, Manager, Arkansas Actuarial Bureau, Little Rock, Arkansas.  
H. Stanley Ellis, Engineer, Bureau of Fire Prevention, Long Beach, California.  
Frank C. Stover, Sales Engineer, Submarine Engineers, 74 New Montgomery Street, San Francisco.  
Harold L. Miner, Fire Protection Division, E. I. DuPont de Nemours & Co., Wilmington, Delaware.

- William S. Boyd, Electrical Inspector, 1029 Insurance Exchange, Chicago.
- C. J. Doyle, Associate General Counsel, National Board of Fire Underwriters, 1503 Wiggins Avenue, Springfield, Illinois.
- Charles E. Dox, Manager, London and Lancashire Fire Ins. Co., 39 South La Salle Street, Chicago.
- Herman L. Ekern, Attorney, R. 1818, 208 South La Salle Street, Chicago.
- Edwin S. Foltz, Loss Supt., American Insurance Company, Rockford, Illinois.
- Thomas R. Johnstone, Manager, American-LaFrance Fire Engine Co., Inc., 815 South Wabash Avenue, Chicago.
- James F. Joseph, Special Representative, The Union, 1029 Insurance Exchange, Chicago.
- James S. Kemper, Manager, Lumbermen's & Manufacturers' Insurance Agency, 400 Lumber Exchange Bldg., Chicago.
- John Lind, Secretary, Prepared Roofing & Shingle Manufacturers' Association, Conway Building, Chicago.
- James I. Naghten, President, Hibernia Fire Insurance Company, 1703 Insurance Exchange, Chicago.
- W. C. Shinn, President, W. C. Shinn Mfg. Co., 53 West Jackson Blvd., Chicago.
- A. R. Small, Fire Protection Engineer, Underwriters' Laboratories, Inc., 207 East Ohio Street, Chicago.
- Illinois Firemen's Association, Albert Herring, Secretary, 716 North 11th Street, Murphysboro, Illinois.
- E. R. Stotts, Manager Lightning Protection, Dodd & Struthers, 118 Eighth Street, Des Moines, Iowa.
- Frank Lewis, Fire Prevention Commissioner of the Commonwealth, 410 Kimball Building, Boston.
- Franklin H. Wentworth, Secretary, National Fire Protection Association, 87 Milk Street, Boston.
- James I. Banash, Consulting Engineer, 30 East 42d Street, New York City.
- Ira G. Hoagland, Secretary, National Automatic Sprinkler Association, 80 Maiden Lane, New York City.
- W. E. Mallalieu, General Manager, National Board of Fire Underwriters, 76 William Street, New York City.
- Frank R. Morgaridge, Special Agent, National Board of Fire Underwriters, 76 William Street, New York City.
- Granville P. Rogers, General Sales & Advertising Manager, Pyrene Mfg. Co., 52 Vanderbilt Avenue, New York City.
- Herbert C. Williamson, Fire Prevention Engineer, Eastman Kodak Company, Rochester, New York.
- William B. Goodwin, State Agent, Aetna Fire Insurance Co., 309 Hartman Bldg., Columbus, Ohio.
- W. E. Haines, Secretary, Ohio Farmers Insurance Co., LeRoy, Ohio.
- Richard T. Huggard, State Agent, Springfield Fire & Marine Ins. Co., Citizens Trust & Savings Bank Bldg., Columbus, Ohio.
- J. E. Lyons, Secretary, Conservation and Fire Prevention Assn. of Ohio, 1000 Hartman Building, Columbus, Ohio.
- Paul Mason, Associate Editor, Fire Protection, Cincinnati, Ohio.



Ralph E. Richman, Editor, Fire Protection, 403 Lincoln Inn Court, Cincinnati, Ohio.

George F. Lewis, Deputy Fire Marshal, Toronto, Ontario.

M. J. Miller, Secretary, Sinking Fund Commission, Columbia, South Carolina.

Craig Belk, President, Texas Association of Insurance Agents, Houston, Texas.

#### **STANDING COMMITTEES FOR 1919-1920.**

##### **Committee to Co-operate with National Board and Bureau of Standards:**

T. Alfred Fleming, Chairman; 76 William Street, New York City.

F. W. Kubasta, Madison, Wisconsin.

Walter B. Bell, Nashville, Tennessee.

H. H. Friedley, Indianapolis, Indiana.

L. T. Hussey, Topeka, Kansas.

James R. Young, Raleigh, North Carolina.

Homer Rutledge, Lansing, Michigan.

##### **Committee on Arson:**

F. W. Kubasta, Chairman; Madison, Wisconsin.

Homer Rutledge, Lansing, Michigan.

John S. Horan, Charleston, West Virginia.

F. R. Morgaridge, New York City.

W. J. Leonard, Columbus, Ohio.

##### **Committee on Legislation:**

C. J. Doyle, Chairman; Springfield, Illinois.

T. F. Baker, Little Rock, Ark.

J. Bart Foster, Oklahoma City, Okla.

W. N. Van Camp, Pierre, South Dakota.

L. T. Hussey, Topeka, Kansas.

##### **Committee on State Building Code:**

W. N. Van Camp, Chairman; Pierre, South Dakota.

H. H. Friedley, Indianapolis, Indiana.

Wm. J. Leonard, Columbus, Ohio.

Wm. S. Boyd, Chicago.

J. A. Tracy, Des Moines, Iowa.

##### **Committee to Co-operate with Federal Government:**

W. E. Mallalieu, Chairman; 76 William Street, New York City.

Wm. M. Campbell, New Orleans, Louisiana.

J. A. Tracy, Des Moines, Iowa.

W. A. Groce, Olympia, Washington.

Howard E. Butz, Harrisburg, Pennsylvania.

##### **Committee on Publicity and Education:**

George H. Anderson, Chairman; Springfield, Illinois.

Frank A. McIvor, Topeka, Kansas.

George F. Lewis, Toronto, Canada.

Ralph E. Richman, Cincinnati, Ohio.

W. A. McSwain, Columbia, South Carolina.

**Committee on Exhibits:**

E. P. Heaton, Chairman; Toronto, Canada.  
Joseph Button, Richmond, Virginia.  
Charles E. Hartford, Lincoln, Nebraska.  
G. Waldon Smith, Augusta, Maine.  
W. A. McSwain, Columbia, South Carolina.

**Committee on Membership:**

Arthur E. Fisher, Chairman; Regina, Saskatchewan, Canada.  
R. S. Mentrum, Helena, Montana.  
W. J. Williams, Montgomery, Alabama.  
A. P. Wooldridge, Austin, Texas.  
Walter B. Bell, Nashville, Tennessee.

**Committee on Standard Hose Couplings:**

J. Bart Foster, Chairman; Oklahoma City, Oklahoma.  
M. S. Philip, Chicago Heights, Illinois.  
W. T. Crosthwait, Frankfort, Kentucky.  
H. H. Friedley, Indianapolis, Indiana.  
H. L. Reade, Bismarck, North Dakota.

**Note:** President John G. Gamber and Secretary George H. Nettleton  
are ex-officio members of all committees.





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